

Missouri Mortgage Guaranty Insurance Report for year ending 2005



Statistics Section
July 2006

**MISSOURI
MORTGAGE
GUARANTY
INSURANCE
REPORT
FOR YEAR ENDING
2005**

**Missouri Department of Insurance
Statistics Section
June 2006**

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Databases: For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:

- Homeowners/Dwelling Fire,
- Farmowners (dwelling only),
- Mobile Home,
- Earthquake, and
- Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

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SUMMARY

Mortgage guaranty insurance provides protection to lenders against default by borrowers who initially have less than 20 percent equity interest in the mortgaged property. This form of insurance is designed to stimulate home ownership by giving consumers, with a down payment of less than 20 percent, access to credit markets.

Because mortgage guaranty insurance can have large loss fluctuations, over the years and from state to state, the Missouri Department of Insurance has been collecting data on this business for more than 30 years to monitor this market. Each year, the Department of Insurance directs mortgage guaranty writers in Missouri to file loss-ratios of their residential and commercial business for both Missouri and countrywide. This report compares the performance of these insurers in Missouri and countrywide, for years 1976 to 2005.

In 2005, insurers writing residential guaranty insurance in Missouri reported a premium earned of \$90.6 million and losses totaling \$39.7 million in Missouri. The true loss ratio (losses paid + change in outstanding reserve + change in IBNR reserve divided by premium earned) is only 59.4 percent, or well below the usual levels for most lines of property and casualty insurance. For 30 years combined, the loss ratio is 34.5 percent in Missouri, but 45.7 percent countrywide.

The volume of the residential mortgage guaranty market in Missouri steadily has increased. For the year ending 2005, 15 companies wrote residential mortgage guaranty insurance in Missouri. **Commercial mortgage guaranty activity has ceased in Missouri, with no premiums and/or losses reported since 1999.**

This report was compiled using information submitted by the insurance companies. While every effort is made to ensure accurate data, the accuracy of this report is dependent upon each company's data. The charts and graphs in Section I utilize data submitted by all mortgage guaranty insurers writing in Missouri for 1976 through 2005. Section II is based on companies actively writing in Missouri for calendar year 2005. Section III ranks mortgage guaranty insurers on their 2005 data by premium earned.

Any questions regarding this report should be addressed to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City, Missouri 65102-0690. Also, additional copies of this report can be received by sending a written request, along with payment of \$35 per copy, to this same address. The Missouri Department of Insurance also has a web site located at www.insurance.mo.gov.

DEFINITION OF VARIABLES

Premium earned - The amount of premium that has been “used up” during the term of a policy. For example, if a one year policy has been in effect 6 months, half of the total premium has been earned.

Losses paid - The actual dollar amount paid out in losses for claims that have been filed.

Change in outstanding reserve - The outstanding reserve is an amount representing actual or potential liabilities kept by an insurer to cover debts on claims reported, but not yet paid. The amount reported is the increase or change from last year’s reserve amount compared to this year.

Change in IBNR reserve - IBNR (incurred but not yet reported) reserve is a reserve set up to pay for losses that have already occurred, but have not yet been reported to the insurer. The amount reported is the increase or change from last year’s reserve amount compared to this year.

Change in contingency reserve - This reserve is built up over a 10-year period by placing 50 percent of a company’s net premium earned for unexpected contingencies or losses. The amount reported is the increase or change from last year’s reserve amount compared to this year.

Loaded loss ratio - $\text{Losses Paid} + \text{Change in Outstanding Reserve} + \text{Change in IBNR Reserve} + \text{Change in Contingency Reserve}$ divided by Premium Earned.

True loss ratio - $\text{Losses Paid} + \text{Change in Outstanding Reserve} + \text{Change in IBNR Reserve}$ divided by Premium Earned.

SECTION I

AGGREGATE EXPERIENCE 1976 - 2005

Residential Mortgage Guaranty Business In Missouri

For Years 1976 – 2005

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$90,607,938	\$39,726,566	\$11,791,364	\$2,312,853	\$70,066,589	136.7%	59.4%
2004	\$86,313,621	\$35,910,999	\$9,561,066	\$2,419,699	\$50,545,922	114.0%	55.5%
2003	\$79,148,953	\$27,405,419	\$10,548,762	\$522,219	\$43,270,061	103.3%	48.6%
2002	\$72,806,617	\$15,778,345	\$8,211,430	\$1,901,271	\$44,517,343	96.7%	35.6%
2001	\$64,081,638	\$8,399,925	\$5,184,669	\$15,273	\$32,856,629	72.5%	21.2%
2000	\$58,678,174	\$5,734,203	\$4,428,546	\$1,680,390	\$28,200,913	68.2%	20.2%
1999	\$50,701,381	\$5,584,544	\$2,632,857	\$1,539,071	\$21,761,715	62.2%	19.2%
1998	\$47,197,904	\$4,435,194	\$3,931,715	\$956,181	\$16,607,379	54.9%	19.8%
1997	\$44,636,752	\$4,461,227	\$3,192,189	\$819,000	\$9,397,276	40.0%	19.0%
1996	\$39,485,701	\$2,543,313	\$3,228,131	\$678,073	\$16,804,043	58.9%	16.3%
1995	\$32,881,982	\$1,914,572	\$1,671,288	\$778,507	\$16,110,879	62.3%	13.3%
1994	\$26,287,904	\$2,242,214	\$176,400	\$139,980	\$8,401,239	41.7%	9.7%
1993	\$22,668,797	\$2,970,954	-\$221,589	-\$71,285	\$9,796,529	55.0%	11.8%
1992	\$19,603,317	\$3,844,229	-\$599,183	\$118,800	\$9,087,738	63.5%	17.2%
1991	\$17,313,505	\$4,583,789	-\$912,136	\$76,176	\$7,981,949	67.7%	21.6%
1990	\$16,796,331	\$4,457,338	\$394,242	\$181,215	\$6,917,763	71.1%	30.0%
1989	\$16,086,915	\$4,105,705	\$339,951	-\$13,016	\$4,359,651	54.7%	27.6%
1988	\$14,995,096	\$3,695,534	\$1,612,662	\$977,561	\$5,615,424	79.4%	41.9%
1987	\$14,792,560	\$5,301,853	\$5,955,679	\$581,312	\$3,274,590	102.2%	80.0%
1986	\$17,931,224	\$6,368,607	\$2,990,924	\$581,552	\$3,484,491	74.9%	55.4%
1985	\$15,748,972	\$5,842,340	\$2,153,022	\$300,401	\$1,735,729	63.7%	52.7%
1984	\$11,388,755	\$4,821,260	\$1,632,063	\$169,299	\$2,257,489	78.0%	58.2%
1983	\$7,785,492	\$5,899,917	\$351,473	\$28,432	-\$200,984	78.1%	80.7%
1982	\$6,574,557	\$4,845,720	\$822,197	\$162,768	\$961,607	103.3%	88.7%
1981	\$6,663,995	\$2,707,539	\$303,089	\$23,670	\$2,945,920	89.7%	45.5%
1980	\$6,718,722	\$1,574,503	\$64,308	\$34,405	\$3,038,750	70.1%	24.9%
1979	\$7,316,557	\$779,510	\$206,566	\$74,837	\$3,376,949	60.7%	14.5%
1978	\$6,783,078	\$405,543	\$187,068	\$70,235	\$3,121,753	55.8%	9.8%
1977	\$5,344,638	\$564,063	-\$210,052	\$15,646	\$2,472,772	53.2%	6.9%
1976	\$4,360,228	\$799,768	-\$12,977	\$18,871	\$2,002,530	64.4%	18.5%
TOTAL	\$911,701,304	\$217,704,693	\$79,615,724	\$17,093,396	\$430,770,638	81.7%	34.5%

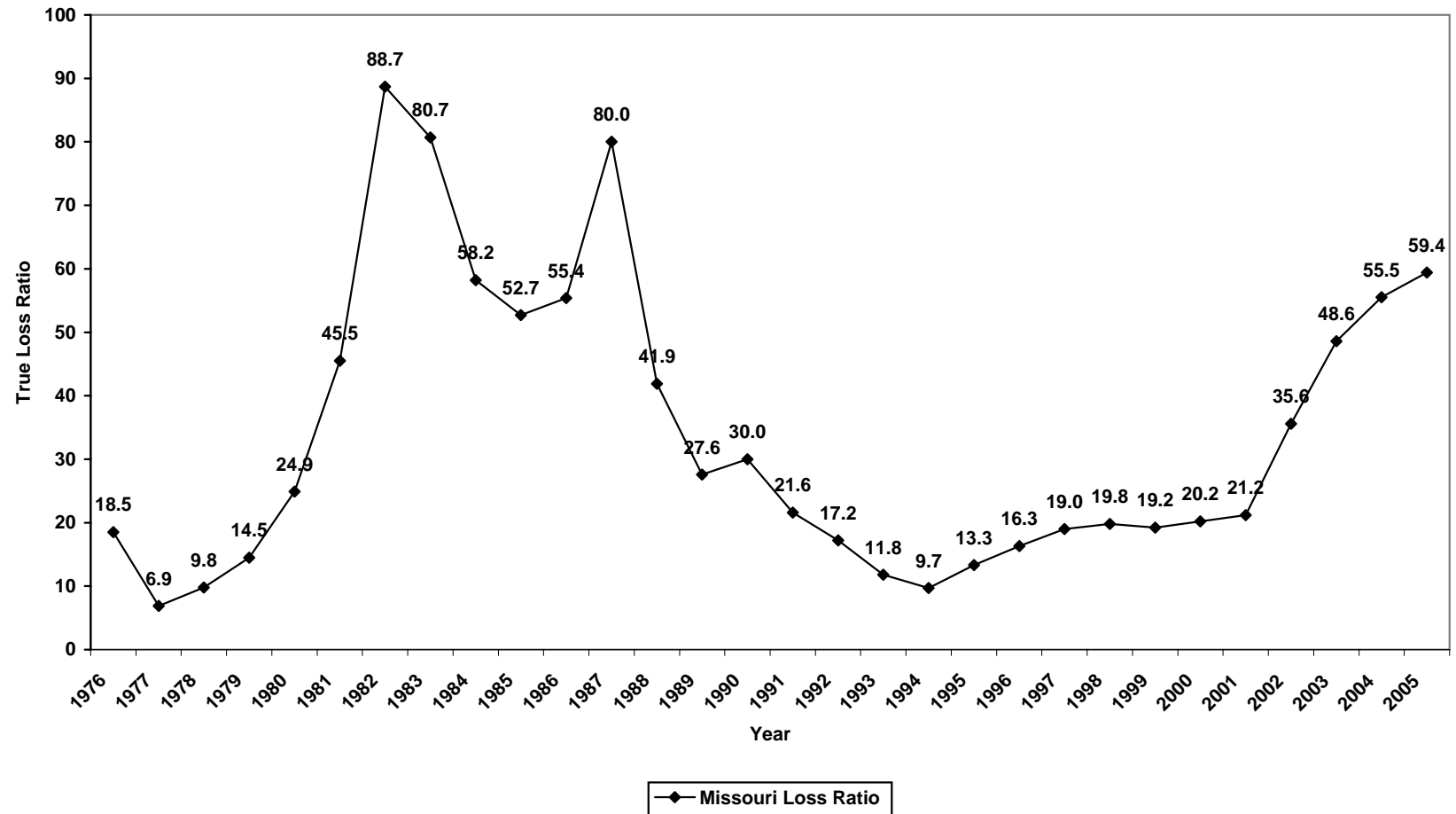
Residential Mortgage Guaranty Business Countrywide

For Years 1976 – 2005

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$5,032,358,967	\$1,557,869,885	\$372,197,828	\$25,030,977	\$3,765,770,741	113.7%	38.9%
2004	\$4,952,894,186	\$1,466,997,871	\$460,392,288	\$147,392,515	\$2,994,417,093	102.3%	41.9%
2003	\$4,836,333,972	\$1,131,530,363	\$582,222,622	\$32,231,152	\$3,014,530,865	98.4%	36.1%
2002	\$4,541,371,778	\$699,407,169	\$302,090,043	\$73,077,957	\$2,897,709,026	87.5%	23.7%
2001	\$4,098,511,449	\$484,052,660	\$362,516,849	\$3,319,527	\$2,458,498,754	80.7%	20.7%
2000	\$3,672,818,698	\$500,719,704	\$226,307,577	\$66,676,390	\$2,235,102,977	82.5%	21.6%
1999	\$3,288,550,932	\$573,042,393	\$254,241,597	\$150,950,140	\$1,954,910,805	89.2%	29.7%
1998	\$3,100,811,442	\$826,054,280	\$343,675,455	\$77,266,606	\$1,600,596,347	91.8%	40.2%
1997	\$2,863,293,210	\$1,069,908,650	\$378,411,598	\$88,383,453	\$1,273,679,653	98.2%	53.7%
1996	\$2,564,194,871	\$1,001,254,919	\$549,040,219	\$88,690,989	\$1,054,527,128	105.0%	63.9%
1995	\$2,139,517,743	\$853,481,296	\$516,689,130	\$70,310,432	\$1,106,542,462	119.0%	67.3%
1994	\$1,798,472,507	\$809,914,702	\$258,148,957	\$46,043,779	\$380,874,574	83.1%	61.9%
1993	\$1,530,389,026	\$589,465,524	\$203,613,822	\$2,864,586	\$655,459,630	94.8%	52.0%
1992	\$1,208,418,799	\$404,811,994	\$108,055,851	\$38,632,093	\$354,049,630	74.9%	45.6%
1991	\$983,968,709	\$358,143,044	-\$13,846,529	\$31,765,735	\$323,738,407	71.1%	38.2%
1990	\$883,995,999	\$439,758,975	-\$10,966,244	\$7,532,373	\$567,407,218	113.5%	49.4%
1989	\$811,599,337	\$538,474,172	-\$33,969,499	-\$1,280,367	\$243,812,226	92.0%	62.0%
1988	\$747,986,058	\$675,288,939	-\$17,936,182	-\$1,957,623	\$201,213,422	114.5%	87.6%
1987	\$747,283,045	\$696,954,670	\$656,742,048	\$1,494,219	\$123,715,503	197.9%	181.3%
1986	\$925,889,833	\$814,611,737	\$447,380,610	\$54,396,140	\$94,664,519	152.4%	142.2%
1985	\$873,517,014	\$562,989,222	\$412,718,803	\$29,937,831	-\$218,165,171	90.2%	115.1%
1984	\$656,825,641	\$374,843,031	\$183,268,842	\$9,727,950	\$130,247,292	106.3%	86.5%
1983	\$460,573,281	\$285,607,921	\$110,391,328	\$7,812,776	\$26,146,260	93.4%	87.7%
1982	\$341,898,385	\$121,514,554	\$72,370,584	\$15,940,537	\$74,005,647	83.0%	61.4%
1981	\$327,520,066	\$61,204,117	\$32,999,654	\$2,526,259	\$154,112,646	76.6%	29.5%
1980	\$308,674,608	\$32,756,877	\$17,735,741	\$1,486,055	\$147,401,411	64.6%	16.8%
1979	\$296,251,458	\$23,007,209	\$5,870,863	\$8,789,663	\$140,820,152	60.2%	12.7%
1978	\$248,202,838	\$26,819,301	\$3,991,220	\$6,249,334	\$117,645,602	62.3%	14.9%
1977	\$193,365,819	\$30,018,523	\$1,965,279	\$4,469,070	\$91,557,218	66.2%	18.9%
1976	\$155,292,971	\$29,650,325	\$3,987,137	\$3,122,082	\$72,575,227	70.4%	23.7%
TOTAL	\$54,590,782,642	\$17,040,154,027	\$6,790,307,491	\$1,092,882,630	\$28,037,567,264	97.0%	45.7%

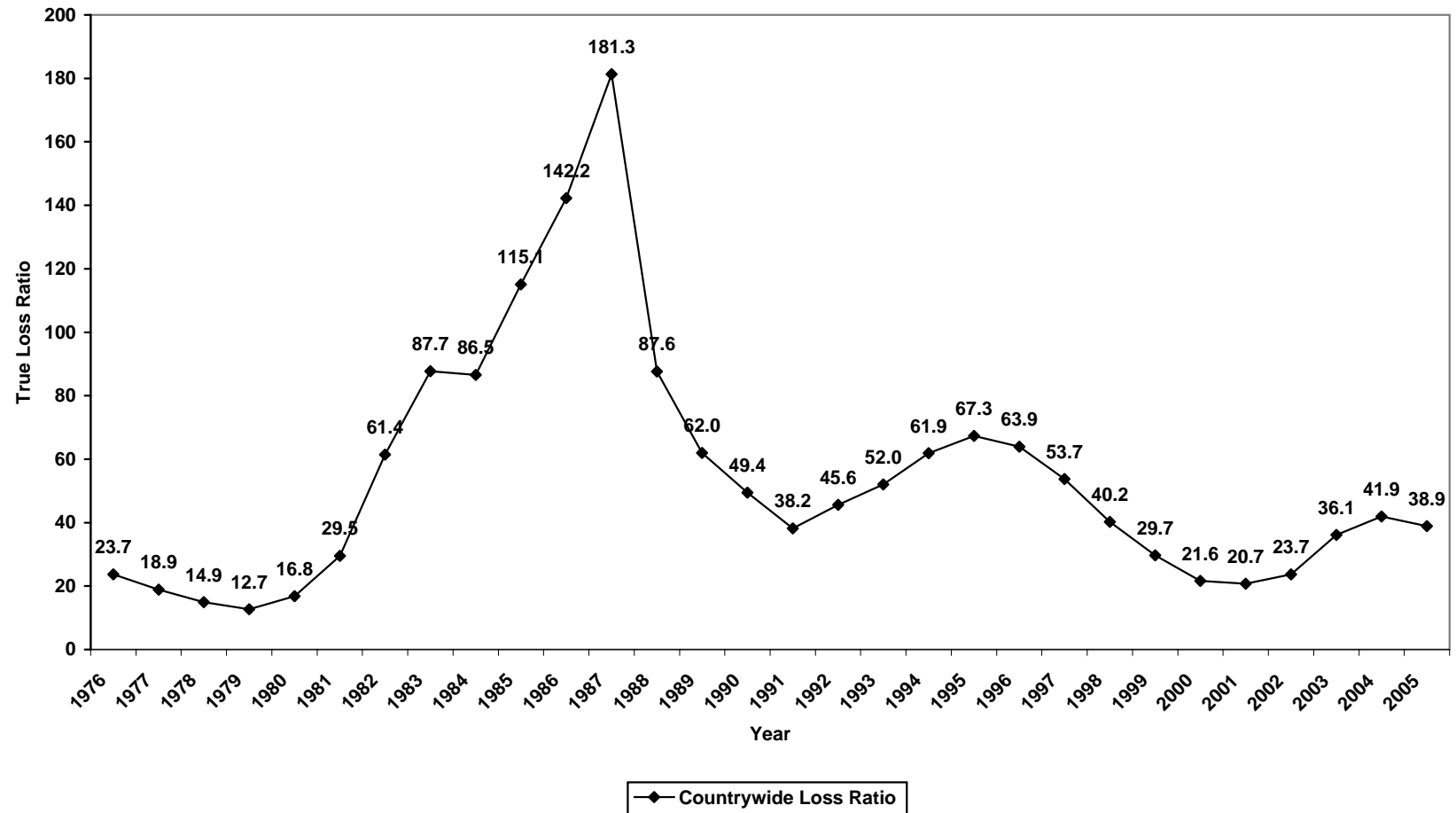
LOSS RATIO OF MISSOURI RESIDENTIAL MORTGAGE GUARANTY BUSINESS

1976 - 2005

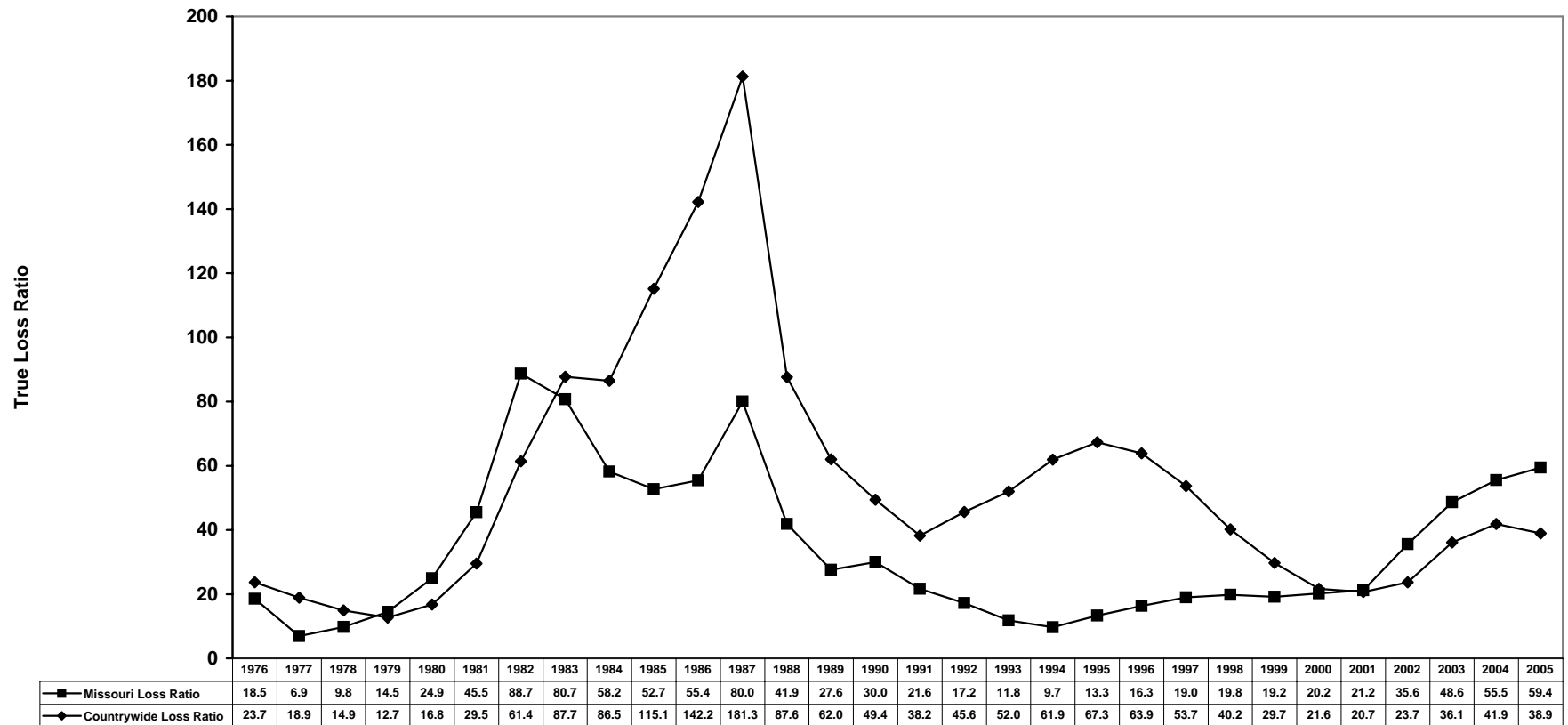


LOSS RATIO OF COUNTRYWIDE RESIDENTIAL MORTGAGE GUARANTY BUSINESS

1976 - 2005



INSURERS WRITING RESIDENTIAL MORTGAGE GUARANTY BUSINESS IN MISSOURI
Missouri (MO) vs. Countrywide (CW) Experience 1976 - 2005



SECTION II

RESIDENTIAL MORTGAGE GUARANTY EXPERIENCE BY COMPANY

CMG Mortgage Assurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$98	\$0	\$0	\$28	\$20	49.0%	28.6%
2004	\$1,072	\$0	\$0	\$154	\$1,129	119.7%	14.4%
2003	\$73	\$0	\$0	\$0	\$93	127.4%	0.0%
2002	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2001	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2000	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1999	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1998	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1997	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1996	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1995	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1994	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1993	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1992	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1991	\$50	\$0	\$0	\$0	\$0	0.0%	0.0%
1990	\$51	\$0	\$0	\$0	\$25	49.0%	0.0%
1989	\$53	\$0	-\$3	\$0	\$16	24.5%	-5.7%
1988	\$60	\$0	\$0	\$0	\$28	46.7%	0.0%
TOTAL	\$1,457	\$0	-\$3	\$182	\$1,311	102.3%	12.3%

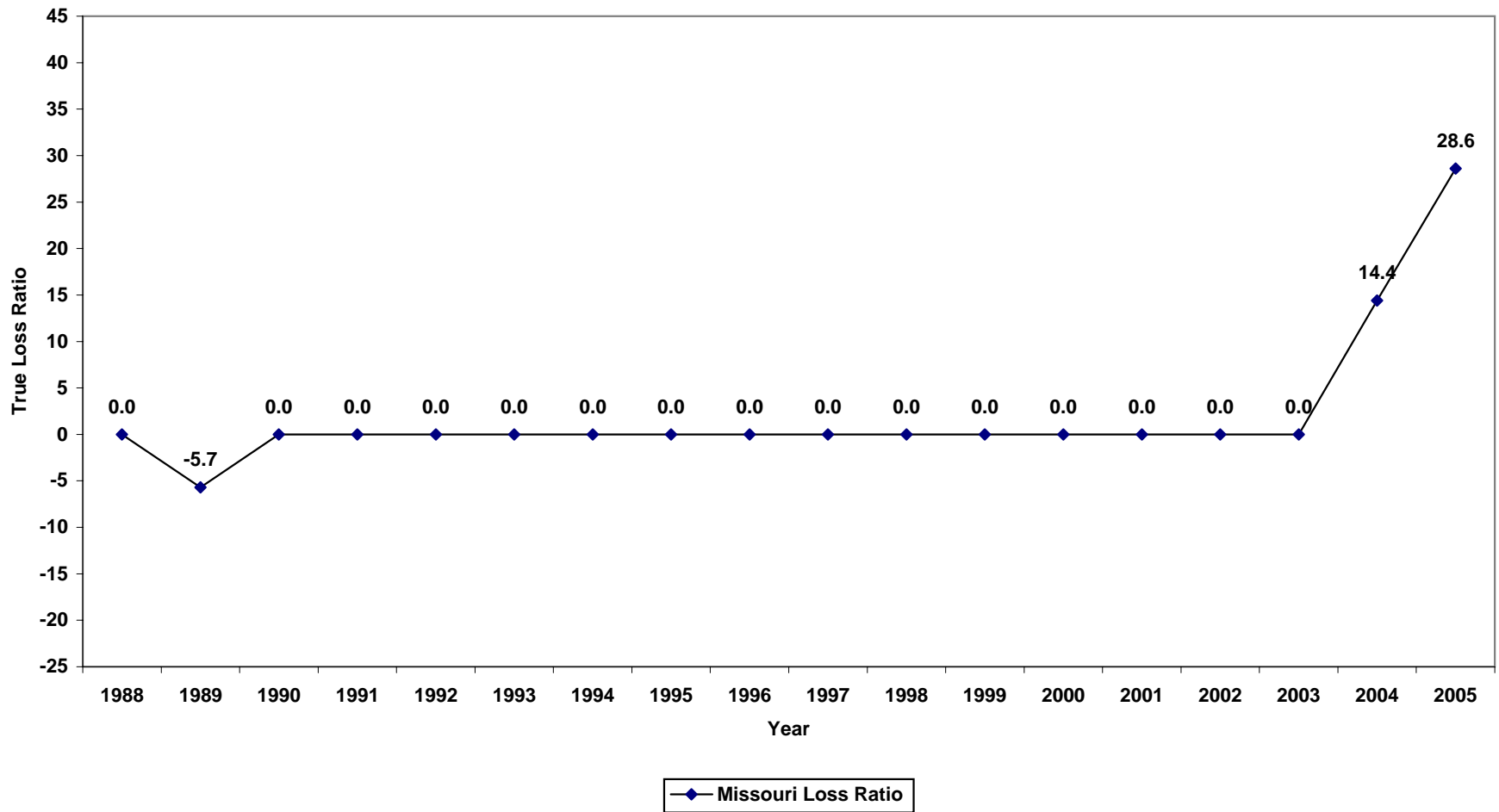
CMG Mortgage Assurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$445,769	\$195,939	\$0	\$134,000	\$89,747	94.1%	74.0%
2004	\$365,760	\$31,817	\$0	\$54,000	\$385,179	128.8%	23.5%
2003	\$168,810	\$0	\$0	\$0	\$214,299	126.9%	0.0%
2002	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2001	\$2,054	\$0	\$0	\$0	\$0	0.0%	0.0%
2000	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1999	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1998	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1997	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1996	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1995	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1994	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1993	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1992	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1991	\$139,365	\$16,470	\$129,402	\$0	\$69,682	154.7%	104.7%
1990	\$218,426	\$153,072	-\$153,000	\$0	\$109,214	50.0%	0.0%
1989	\$331,995	\$151,866	-\$20,000	\$0	\$100,531	70.0%	39.7%
1988	\$556,956	\$190,960	-\$939,048	-\$925,825	\$278,479	-250.5%	-300.5%
TOTAL	\$2,229,135	\$740,124	-\$982,646	-\$737,825	\$1,247,131	12.0%	-44.0%

CMG MORTGAGE ASSURANCE COMPANY

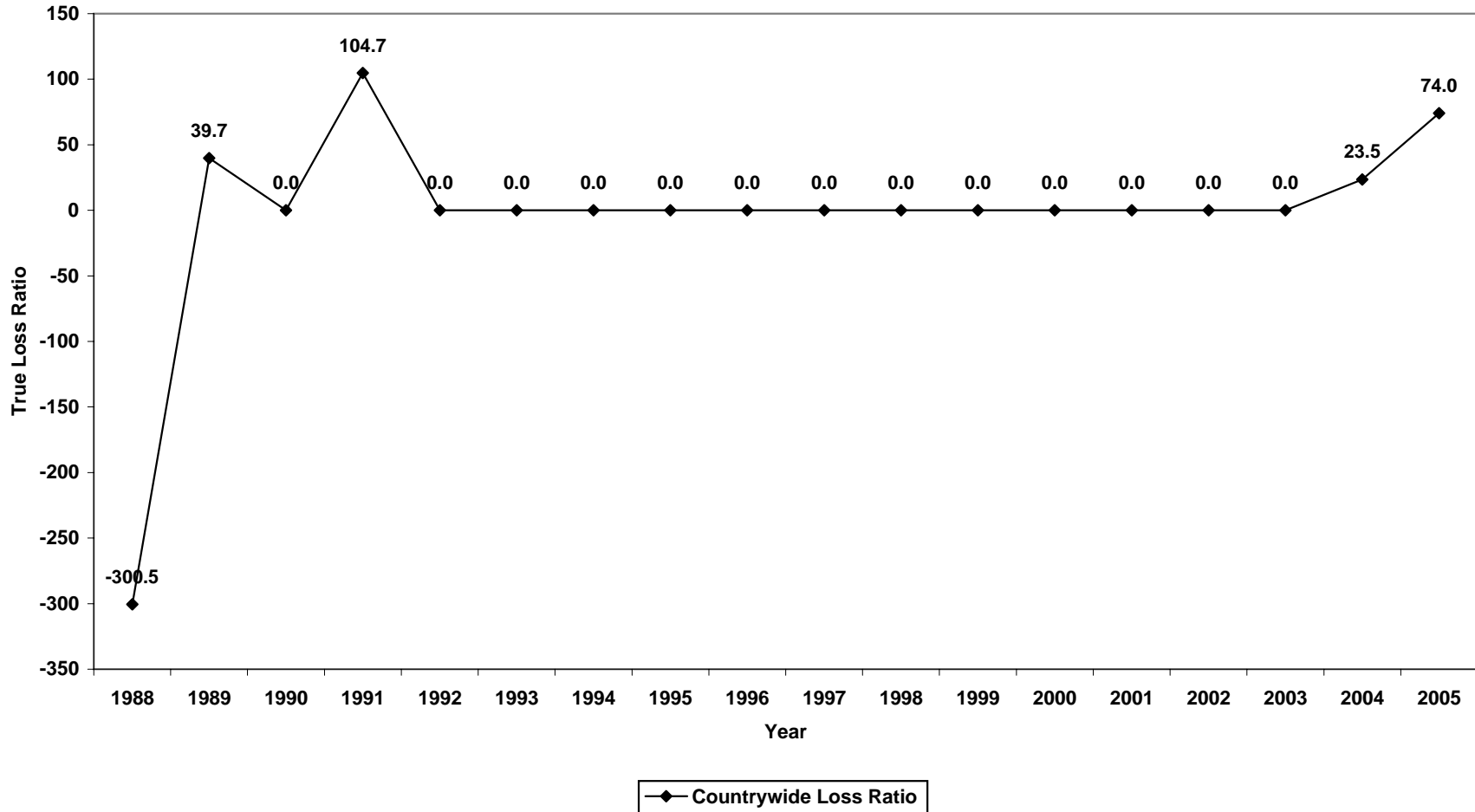
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for years 1976 - 1987 and years 1992 - 2002

CMG MORTGAGE ASSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business for years 1976 - 1987 and 1992 - 2000 and 2002

CMG Mortgage Insurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$1,180,902	\$76,835	\$258,177	\$82,060	\$2,881,706	279.3%	35.3%
2004	\$1,008,308	\$90,035	\$144,961	\$46,387	\$2,307,214	256.7%	27.9%
2003	\$762,317	\$47,380	\$134,340	\$33,585	\$1,659,770	246.0%	28.2%
2002	\$656,907	\$57,458	\$76,057	\$11,625	\$1,209,711	206.2%	22.1%
2001	\$643,133	\$32,948	\$178,573	\$26,786	\$1,048,809	200.1%	37.1%
2000	\$597,027	\$9,197	\$53,407	\$7,744	\$908,734	164.0%	11.8%
1999	\$437,712	\$17,902	\$26,792	\$3,883	\$641,969	157.8%	11.1%
1998	\$328,575	\$0	\$20,286	\$2,942	\$479,713	153.1%	7.1%
1997	\$189,225	\$12,528	\$9,156	\$1,326	\$94,613	62.2%	12.2%
1996	\$88,755	\$0	\$0	\$0	\$2,300,753	2592.3%	0.0%
1995	\$20,639	\$0	-\$12,169	-\$122	\$153,983	686.5%	-59.6%
1994	\$615	\$0	\$9,476	-\$3,216	-\$62,824	-9197.4%	1017.9%
1993	\$23,349	\$2,990	\$2,713	\$3,318	\$11,675	88.6%	38.6%
1992	\$34,004	\$13,013	-\$29,689	\$0	\$0	-49.0%	-49.0%
1991	\$338,843	\$20,383	-\$24,443	\$0	\$0	-1.2%	-1.2%
1990	\$399,390	\$364,059	-\$75,155	\$0	-\$100,974	47.1%	72.3%
1989	\$234,692	\$533,652	-\$682,862	\$0	-\$2,874,706	-1288.5%	-63.6%
1988	\$329,567	\$336,014	\$92,820	\$74,472	\$17,622	158.1%	152.7%
1987	\$302,374	\$279,302	\$153,860	\$140,410	\$13,810	194.3%	189.7%
1986	\$349,052	\$160,184	\$34,823	\$29,983	\$99,243	92.9%	64.5%
1985	\$400,205	\$140,211	\$55,618	\$45,268	-\$30,429	52.6%	60.2%
1984	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1983	\$203,052	\$59,880	\$51,163	\$0	\$11,111	60.2%	54.7%
1982	\$151,014	\$48,178	\$43,477	\$14,324	\$0	70.2%	70.2%
1981	\$173,068	\$78,402	\$38,000	-\$18,000	\$86,534	106.9%	56.9%
1980	\$200,238	\$56,882	\$0	\$32,000	\$100,119	94.4%	44.4%
1979	\$216,400	\$76,500	\$6,900	\$23,700	\$108,200	99.5%	49.5%
1978	\$230,200	\$56,100	\$4,900	\$16,800	\$115,100	83.8%	33.8%
1977	\$151,000	\$33,400	-\$4,100	\$11,900	\$75,400	77.2%	27.3%
1976	\$138,200	\$51,200	-\$6,600	\$16,100	\$69,100	93.9%	43.9%
TOTAL	\$9,788,763	\$2,654,633	\$560,481	\$603,275	\$11,325,956	154.7%	39.0%

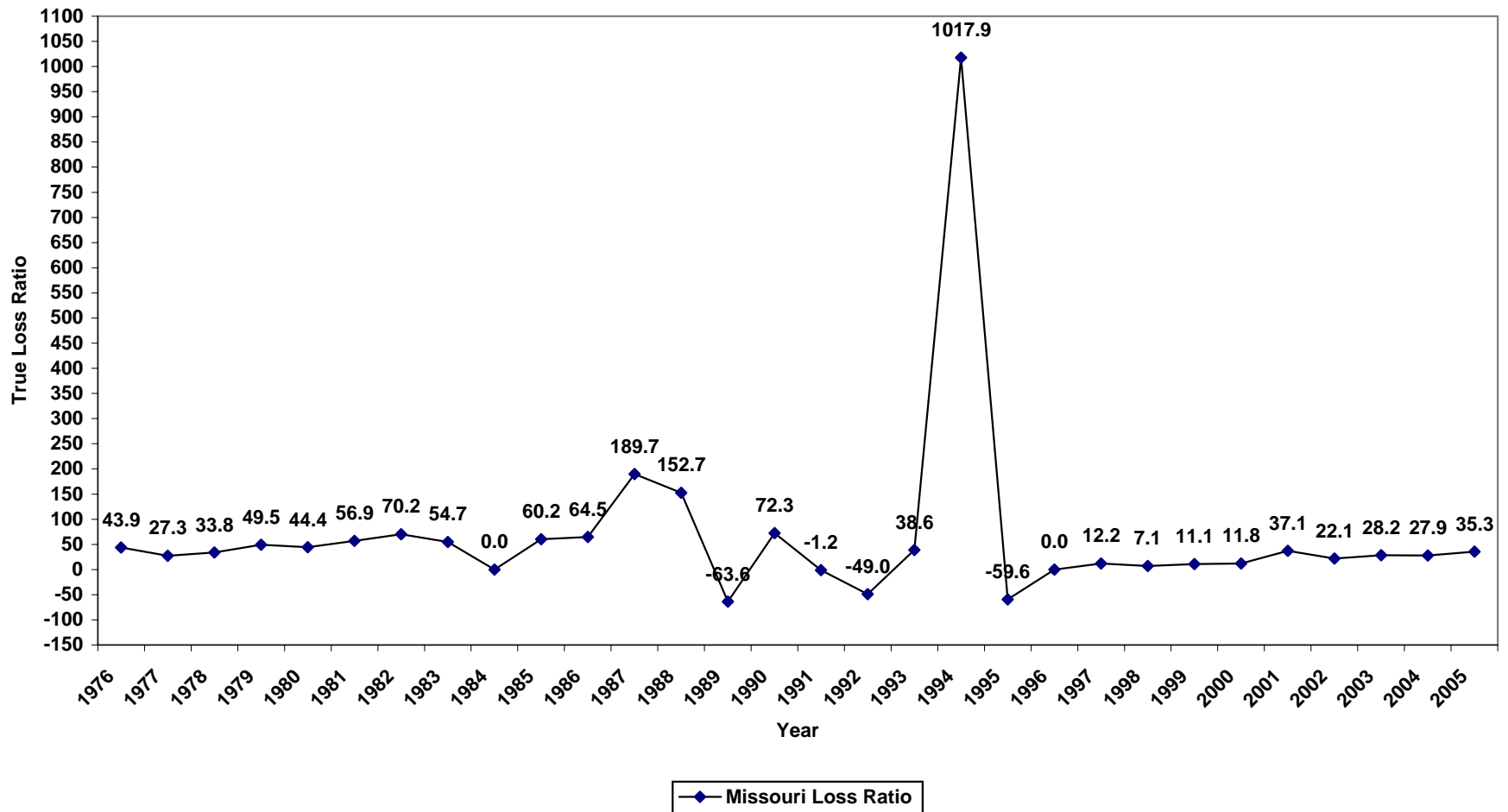
CMG Mortgage Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$62,545,762	\$5,211,375	\$7,936,765	\$2,522,642	\$152,627,802	269.1%	25.1%
2004	\$54,712,990	\$5,350,322	\$6,862,391	\$2,245,964	\$125,194,463	255.2%	26.4%
2003	\$46,143,629	\$3,135,919	\$5,093,334	\$1,323,334	\$100,467,068	238.4%	20.7%
2002	\$43,586,393	\$1,558,792	\$4,920,621	\$756,477	\$80,265,450	200.8%	16.6%
2001	\$38,424,069	\$1,210,966	\$3,992,802	\$598,920	\$62,661,238	178.2%	15.1%
2000	\$32,915,454	\$843,107	\$2,070,090	\$300,163	\$50,100,627	162.0%	9.8%
1999	\$25,638,967	\$817,988	\$1,707,936	\$247,419	\$37,603,284	157.5%	10.8%
1998	\$17,768,687	\$436,674	\$1,435,567	\$185,791	\$25,941,894	157.6%	11.6%
1997	\$10,167,469	\$242,580	\$753,566	\$62,500	\$4,648,599	56.1%	10.4%
1996	\$4,733,423	\$220,200	\$1,833,197	\$25,000	\$13,232,924	323.5%	43.9%
1995	\$1,154,214	\$465,461	-\$465,461	\$0	\$536,189	46.5%	0.0%
1994	\$143,198	\$1,110,051	\$936,250	-\$1,903,000	-\$282,547	-97.2%	100.1%
1993	\$3,074,760	\$2,818,041	\$1,555,278	\$1,928,472	\$10,795,376	556.0%	205.0%
1992	\$4,425,672	\$7,716,495	-\$5,157,731	\$0	-\$25,270,816	-513.2%	57.8%
1991	\$9,726,575	\$14,956,328	-\$17,935,694	\$0	\$90,617	-29.7%	-30.6%
1990	\$11,901,788	\$27,130,750	-\$5,608,550	\$0	-\$7,535,356	117.5%	180.8%
1989	\$14,088,095	\$23,870,109	-\$3,103,920	\$0	-\$13,066,847	54.7%	147.4%
1988	\$18,102,840	\$25,953,267	-\$7,195,385	-\$5,773,000	\$968,228	77.1%	71.7%
1987	\$25,319,130	\$33,458,331	-\$18,537,315	-\$16,916,815	\$1,160,511	-3.3%	-7.9%
1986	\$36,993,190	\$35,791,422	\$7,738,471	\$6,662,871	-\$10,557,757	107.1%	135.7%
1985	\$40,964,459	\$26,929,380	\$11,470,500	\$8,876,600	-\$3,114,750	107.8%	115.4%
1984	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1983	\$25,709,339	\$13,765,121	\$6,478,000	\$1,406,853	\$0	84.2%	84.2%
1982	\$18,021,870	\$7,454,242	\$5,185,000	\$1,709,411	\$0	79.6%	79.6%
1981	\$18,178,179	\$3,392,068	\$7,101,827	\$1,885,000	\$9,359,089	119.6%	68.1%
1980	\$20,247,702	\$1,749,701	-\$368,000	\$1,610,000	\$10,256,008	65.4%	14.8%
1979	\$20,129,600	\$1,864,100	\$1,047,000	\$4,079,000	\$10,064,800	84.7%	34.7%
1978	\$17,258,200	\$2,907,700	\$284,000	\$3,032,000	\$8,629,100	86.1%	36.1%
1977	\$11,742,400	\$3,313,300	-\$133	\$2,748,000	\$5,871,200	101.6%	51.6%
1976	\$10,411,000	\$3,198,800	\$441,900	\$2,881,000	\$5,205,500	112.6%	62.6%
TOTAL	\$644,229,054	\$256,872,590	\$20,472,306	\$20,494,602	\$655,851,894	148.0%	46.2%

CMG MORTGAGE INSURANCE COMPANY

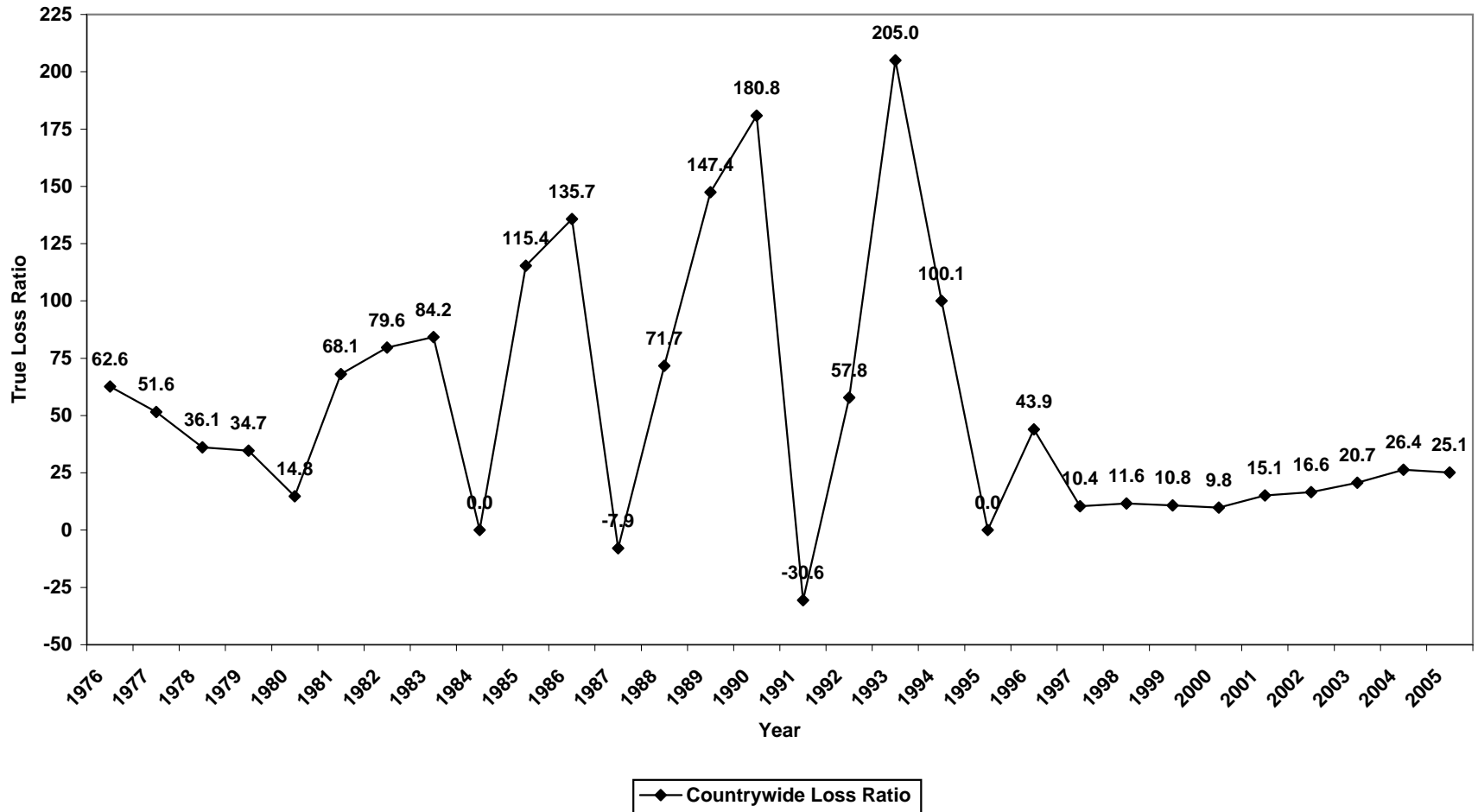
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for 1984

CMG MORTGAGE INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business in 1984

Genworth Mortgage Insurance Corporation

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$11,337,411	\$3,074,628	-\$540,218	-\$33,668	\$4,134,473	58.5%	22.1%
2004	\$12,030,013	\$2,859,985	-\$277,189	-\$21,149	-\$12,466,093	-82.3%	21.3%
2003	\$12,477,664	\$2,041,089	-\$318,065	-\$28,851	-\$4,601,112	-23.3%	13.6%
2002	\$12,344,285	\$1,623,198	-\$953,349	-\$188,880	-\$4,937,135	-36.1%	3.9%
2001	\$12,319,699	\$911,371	\$342,791	\$13,443	-\$5,259,651	-32.4%	10.3%
2000	\$12,109,464	\$1,216,515	-\$611,417	-\$259,055	-\$5,347,462	-41.3%	2.9%
1999	\$10,972,147	\$1,500,122	-\$734,216	-\$106,733	-\$4,913,283	-38.8%	6.0%
1998	\$11,348,034	\$1,434,676	-\$312,294	-\$60,751	-\$5,267,910	-37.1%	9.4%
1997	\$11,372,810	\$1,418,655	-\$309,021	\$10,601	-\$4,063,343	-25.9%	9.9%
1996	\$10,581,442	\$820,788	\$125,987	\$38,966	-\$2,618,695	-15.4%	9.3%
1995	\$8,725,950	\$561,546	\$191,346	-\$29,635	\$1,180,297	21.8%	8.3%
1994	\$6,485,331	\$591,860	\$199,600	\$20,056	\$61,948	13.5%	12.5%
1993	\$5,885,365	\$793,026	\$186,874	\$7,101	\$2,717,460	62.9%	16.8%
1992	\$5,305,536	\$933,184	\$159,511	\$22,785	\$2,652,768	71.0%	21.0%
1991	\$4,861,174	\$1,056,215	\$24,141	\$9,328	\$2,430,587	72.4%	22.4%
1990	\$4,437,791	\$731,596	\$158,633	\$83,186	\$2,218,896	71.9%	21.9%
1989	\$4,087,794	\$739,403	\$123,650	\$36,822	\$2,195,840	75.7%	22.0%
1988	\$3,678,345	\$500,681	\$356,188	-\$53,542	\$1,839,173	71.8%	21.8%
1987	\$2,749,616	\$450,578	\$340,617	-\$58,977	\$473,559	43.9%	26.6%
1986	\$2,005,624	\$226,450	-\$46,027	-\$14,499	\$1,002,812	58.3%	8.3%
1985	\$216,930	\$58,406	-\$39,248	-\$2,740	\$108,465	57.6%	7.6%
1984	\$267,399	\$79,338	\$49,149	\$3,243	\$10,448	53.2%	49.3%
1983	\$16,548	\$0	-\$980	\$0	\$8,274	44.1%	-5.9%
TOTAL	\$165,616,372	\$23,623,310	-\$1,883,537	-\$612,949	-\$28,439,684	-4.4%	12.8%

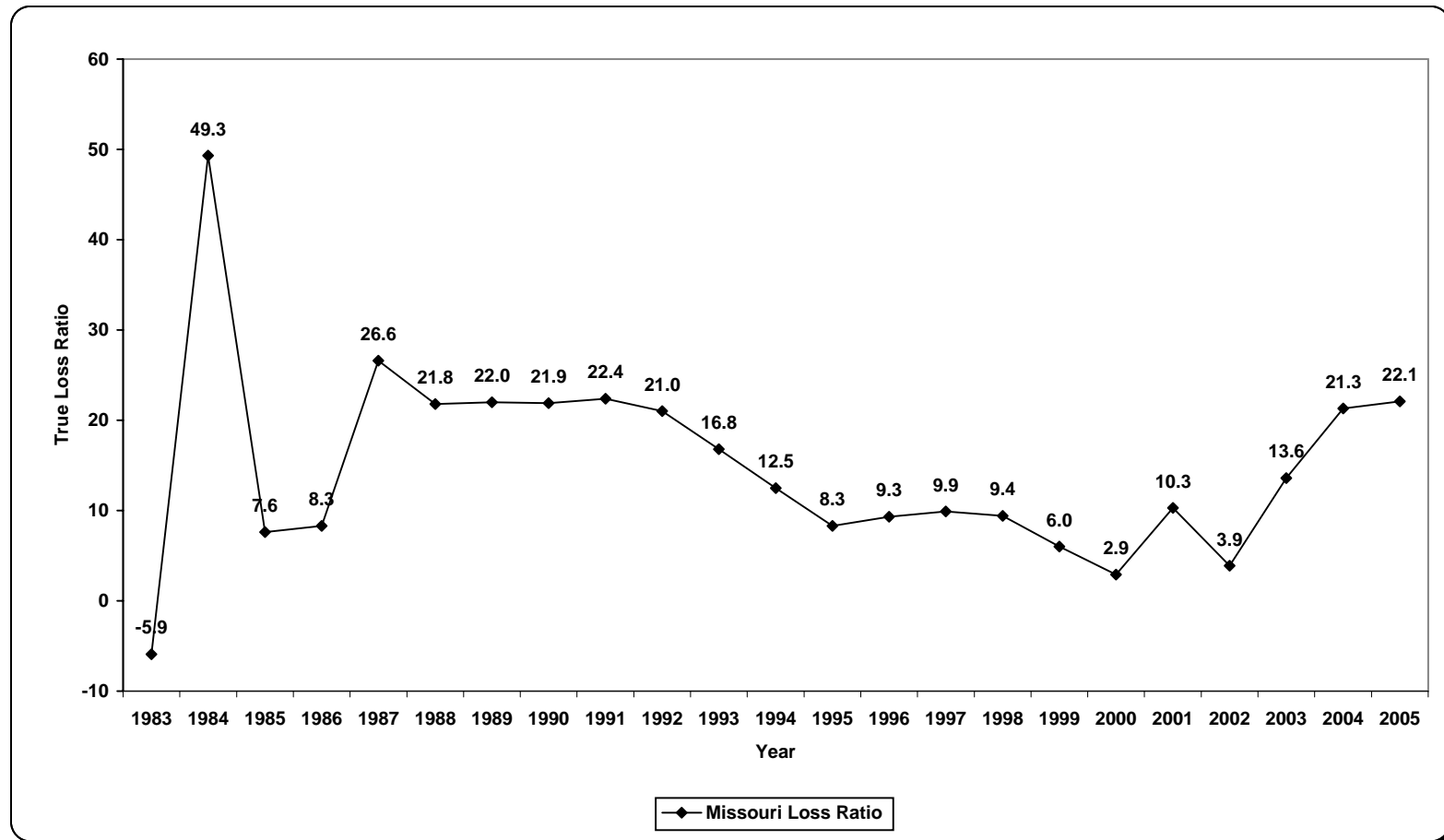
Genworth Mortgage Insurance Corporation

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$552,214,361	\$130,829,906	-\$26,310,227	-\$1,639,737	\$201,378,894	55.1%	18.6%
2004	\$593,253,971	\$124,354,142	-\$16,059,145	-\$1,225,269	-\$614,759,034	-85.6%	18.0%
2003	\$632,615,957	\$95,503,946	-\$18,363,760	-\$1,665,747	-\$233,275,770	-24.9%	11.9%
2002	\$661,582,551	\$86,234,317	-\$52,857,617	-\$10,472,299	-\$264,602,006	-36.5%	3.5%
2001	\$674,112,765	\$80,341,050	\$24,893,842	\$976,215	-\$287,799,054	-26.9%	15.8%
2000	\$655,836,139	\$109,570,886	-\$60,615,912	-\$25,682,738	-\$289,613,063	-40.6%	3.5%
1999	\$638,436,267	\$152,806,581	-\$75,614,079	-\$10,991,969	-\$285,889,196	-34.4%	10.4%
1998	\$675,143,427	\$253,510,435	-\$33,545,205	-\$6,525,593	-\$313,410,643	-14.8%	31.6%
1997	\$700,456,178	\$385,160,696	-\$44,495,136	\$1,526,433	-\$250,262,992	13.1%	48.9%
1996	\$674,085,697	\$396,076,638	\$22,936,248	\$7,093,898	-\$166,822,716	38.5%	63.2%
1995	\$621,766,417	\$406,700,036	\$60,171,663	-\$9,319,130	\$129,030,431	94.3%	73.6%
1994	\$532,170,622	\$416,547,961	\$99,605,315	\$10,008,444	\$5,083,553	99.8%	98.9%
1993	\$472,759,930	\$262,456,800	\$63,088,126	\$2,397,439	\$217,396,810	115.4%	69.4%
1992	\$352,862,508	\$113,179,326	\$77,773,326	\$11,109,413	\$92,037,292	83.3%	57.3%
1991	\$269,686,723	\$76,368,997	\$51,180,223	\$19,775,362	\$76,478,948	83.0%	54.6%
1990	\$215,732,882	\$70,099,221	\$16,906,005	\$8,865,361	\$83,896,462	83.3%	44.4%
1989	\$184,403,857	\$112,018,430	\$13,416	\$3,214,083	\$61,771,089	96.0%	62.5%
1988	\$147,204,725	\$81,476,576	\$6,102,693	-\$1,048,470	\$35,739,343	83.1%	58.8%
1987	\$124,039,928	\$67,250,508	\$17,030,862	-\$2,948,850	\$23,677,937	84.7%	65.6%
1986	\$97,125,126	\$35,184,501	\$41,602,580	\$12,765,611	\$48,562,563	142.2%	92.2%
1985	\$12,193,802	\$15,977,172	-\$2,318,985	-\$141,413	\$985,643	118.9%	110.8%
1984	\$15,073,909	\$17,907,588	\$1,888,018	-\$313,634	\$591,754	133.2%	129.2%
1983	\$3,512,625	\$1,059,798	\$1,908,084	-\$240,627	\$1,756,313	127.6%	77.6%
TOTAL	\$9,506,270,367	\$3,490,615,511	\$154,920,335	\$5,516,783	-\$1,728,047,442	20.2%	38.4%

GENWORTH MORTGAGE INSURANCE CORPORATION

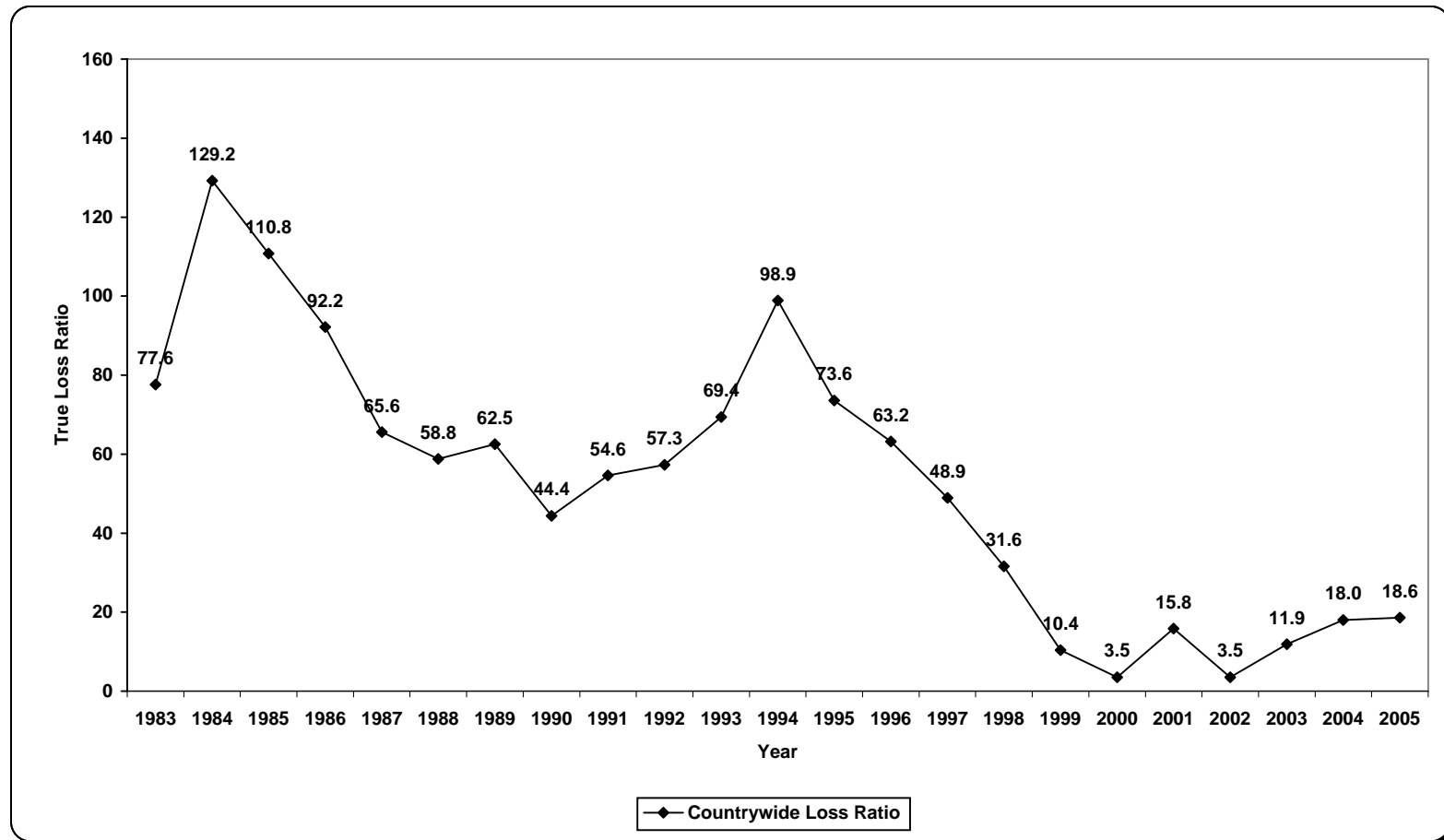
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for years 1975 - 1982

GENWORTH MORTGAGE INSURANCE CORPORATION

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business for years 1975 - 1982

Genworth Mortgage Insurance Corporation Of North Carolina

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$127	\$0	-\$31	-\$2	\$110,004	86591.3%	-26.0%
2004	\$158	\$0	\$0	\$0	\$68,716	43491.1%	0.0%
2003	\$548	\$0	-\$355	-\$28	-\$112,252	-20553.8%	-69.9%
2002	\$764	\$0	-\$839	-\$102	-\$73,446	-9736.5%	-123.2%
2001	\$1,700	\$0	-\$137	-\$13	-\$40,600	-2397.1%	-8.8%
2000	\$3,030	\$0	-\$291	-\$76	-\$58,030	-1927.3%	-12.1%
1999	\$5,141	\$0	-\$867	-\$136	-\$72,258	-1425.0%	-19.5%
1998	\$6,982	\$0	-\$4,938	-\$741	-\$4,534	-146.3%	-81.3%
1997	\$9,919	\$0	-\$1,229	-\$211	\$0	-14.5%	-14.5%
1996	\$12,548	\$0	-\$6,500	-\$691	\$0	-57.3%	-57.3%
1995	\$15,147	\$3,555	\$4,516	\$393	-\$27,690	-126.9%	55.9%
1994	\$17,701	\$19,605	-\$15,915	-\$3,424	-\$213,310	-1203.6%	1.5%
1993	\$22,194	\$5,071	-\$10,350	-\$2,551	\$60,863	239.0%	-35.3%
1992	\$30,365	\$0	-\$1,443	\$3,816	\$15,183	57.8%	7.8%
1991	\$38,096	\$32,396	-\$48,681	\$8,662	\$19,048	30.0%	-20.0%
1990	\$47,808	\$3,873	\$11,147	\$4,960	\$23,904	91.8%	41.8%
1989	\$63,626	\$18,052	-\$13,538	-\$574	\$26,649	48.1%	6.2%
1988	\$83,720	\$31,568	\$13,300	\$5,763	\$20,531	85.0%	60.5%
1987	\$313,125	\$17,908	\$134,217	\$13,810	-\$353,166	-59.8%	53.0%
1986	\$173,564	\$54,084	-\$9,806	-\$3,089	\$86,782	73.7%	23.7%
1985	\$1,369,035	\$37,981	\$472,828	\$52,459	\$600,412	85.0%	41.1%
1984	\$631,229	\$0	\$176,641	\$33,169	\$236,857	70.8%	33.2%
1983	\$342,607	\$123,648	-\$43,601	-\$6,084	\$171,304	71.6%	21.6%
1982	\$403,921	\$250,957	-\$6,816	-\$765	\$201,960	110.3%	60.3%
1981	\$673,926	\$275,610	-\$83,946	-\$7,082	\$336,963	77.4%	27.4%
1980	\$717,469	\$91,766	\$34,915	\$4,686	\$358,734	68.3%	18.3%
1979	\$825,773	\$39,785	\$29,343	\$6,702	\$412,886	59.2%	9.2%
1978	\$885,676	\$24,292	\$4,623	\$889	\$427,838	51.7%	3.4%
1977	\$682,068	\$24,412	-\$64,069	-\$17,776	\$341,034	41.6%	-8.4%
1976	\$508,765	\$40,912	-\$25,524	-\$3,425	\$254,382	52.4%	2.4%
TOTAL	\$7,886,732	\$1,095,475	\$542,654	\$88,539	\$2,818,764	57.6%	21.9%

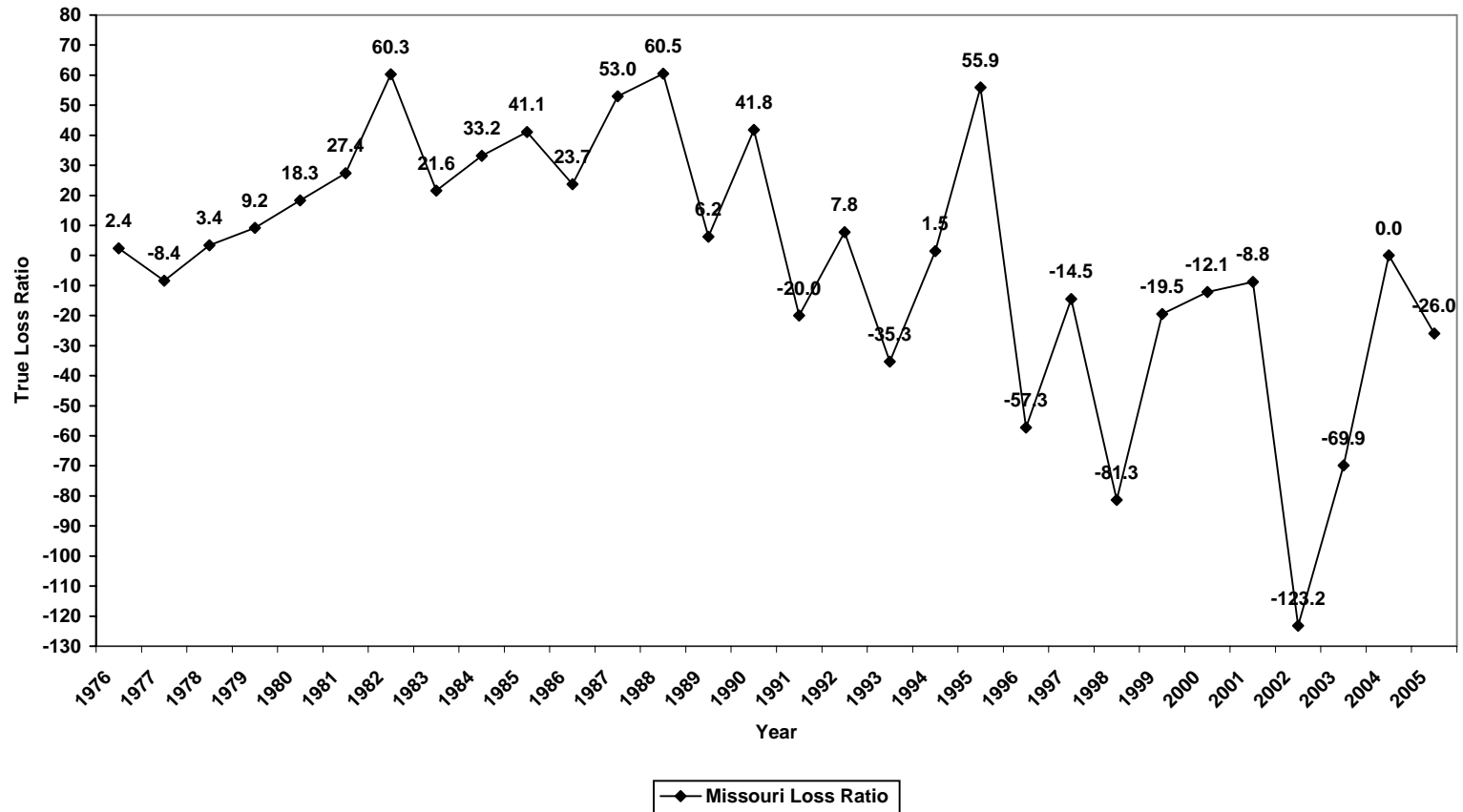
Genworth Mortgage Insurance Corporation Of North Carolina

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$22,087	\$45,749	(\$26,977)	(\$1,858)	\$19,131,132	86693.7%	76.6%
2004	\$41,258	\$7,433	(\$38,181)	(\$2,934)	\$17,943,547	43409.4%	-81.6%
2003	\$80,114	(\$8,284)	(\$116,956)	(\$9,231)	(\$16,410,485)	-20651.8%	-167.8%
2002	\$146,644	\$66,380	(\$168,976)	(\$20,622)	(\$14,097,400)	-9697.4%	-84.0%
2001	\$256,612	\$58,721	(\$256,078)	(\$24,726)	(\$6,128,516)	-2474.8%	-86.5%
2000	\$480,929	\$105,019	(\$330,717)	(\$86,134)	(\$9,210,614)	-1980.0%	-64.8%
1999	\$739,851	\$384,028	(\$643,525)	(\$100,923)	(\$10,398,777)	-1454.2%	-48.7%
1998	\$1,112,864	\$490,134	(\$644,702)	(\$96,710)	(\$722,623)	-87.5%	-22.6%
1997	\$1,563,523	\$623,303	(\$249,048)	(\$42,864)	\$0	21.2%	21.2%
1996	\$2,074,518	\$836,371	(\$471,786)	(\$50,134)	\$0	15.2%	15.2%
1995	\$2,165,143	\$1,005,433	\$573,117	\$49,880	(\$4,782,459)	-145.7%	75.2%
1994	\$3,288,558	\$2,559,694	\$1,760,671	(\$378,784)	(\$39,633,949)	-1085.4%	119.9%
1993	\$4,844,004	\$2,802,490	(\$1,544,769)	(\$380,802)	\$13,283,050	292.3%	18.1%
1992	\$28,194,337	\$14,329,704	\$240,918	\$637,103	\$8,266,213	83.3%	53.9%
1991	\$24,424,845	\$6,552,464	\$4,633,721	\$824,451	\$8,632,422	84.5%	49.2%
1990	\$20,755,610	\$11,787,339	(\$1,002,693)	\$446,140	\$5,898,930	82.5%	54.1%
1989	\$4,669,801	\$10,094,538	(\$2,341,203)	(\$152,465)	\$5,886,229	288.8%	162.8%
1988	\$19,492,338	\$32,775,801	(\$4,627,019)	\$1,398,806	(\$17,683,424)	60.9%	151.6%
1987	\$20,019,173	\$29,847,874	\$8,388,555	(\$882,919)	(\$22,072,864)	76.3%	186.6%
1986	\$10,115,094	\$17,066,095	\$1,551,744	\$1,627,258	\$5,057,547	250.1%	200.1%
1985	\$59,755,864	\$92,181	\$44,847,043	\$5,240,558	\$14,374,964	108.0%	84.0%
1984	\$23,034,825	\$2,484,179	\$8,416,895	\$1,580,528	\$8,644,425	91.7%	54.2%
1983	\$17,518,445	\$11,433,635	\$5,887,759	\$243,646	\$8,759,222	150.3%	100.3%
1982	\$16,565,922	\$8,006,116	\$4,453,058	\$507,738	\$8,282,961	128.3%	78.3%
1981	\$17,875,756	\$3,758,756	\$1,304,270	\$81,053	\$8,937,878	78.8%	28.8%
1980	\$18,312,281	\$2,100,195	\$1,341,296	\$180,704	\$9,156,140	69.8%	19.8%
1979	\$19,471,830	\$1,021,909	\$585,582	\$81,350	\$9,735,915	58.7%	8.7%
1978	\$17,486,575	\$1,217,676	\$20,506	\$3,020	\$8,743,287	57.1%	7.1%
1977	\$13,998,758	\$1,543,939	\$207,685	\$34,231	\$6,999,379	62.8%	12.8%
1976	\$11,851,700	\$1,514,654	(\$59,368)	(\$13,067)	\$5,925,850	62.2%	12.2%
TOTAL	\$360,359,259	\$164,603,526	\$71,690,822	\$10,692,293	\$32,517,980	77.6%	68.5%

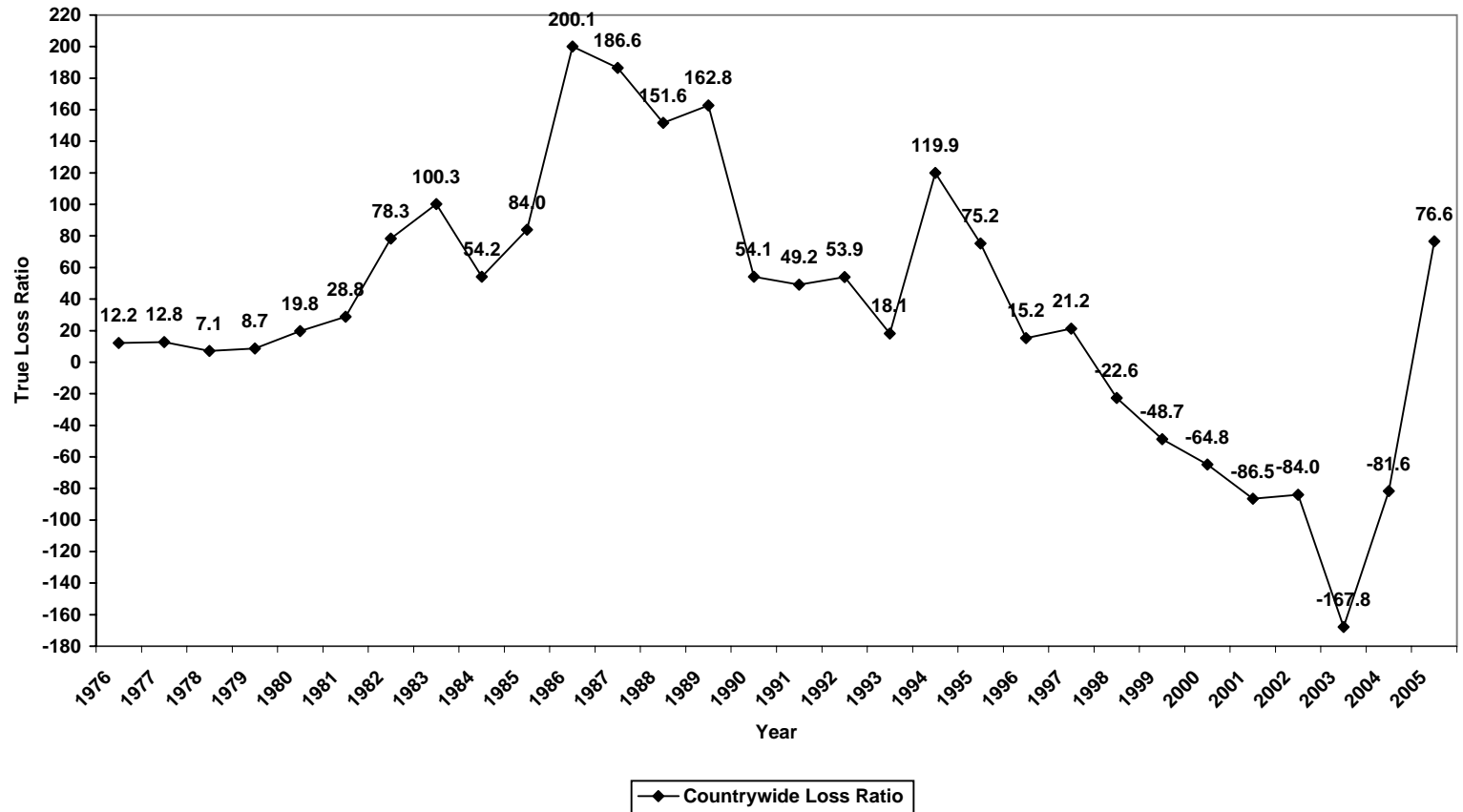
GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

Loss Ratio of Missouri Residential Experience 1976 - 2005



GENWORTH MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

Loss Ratio of Countrywide Residential Experience 1976 - 2005



Genworth Residential Mortgage Insurance Corporation Of North Carolina

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$13,172	\$0	\$0	\$0	\$6,392	48.5%	0.0%
2004	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2003	\$55	\$0	\$0	\$0	-\$252	-458.2%	0.0%
2002	\$858	\$0	\$0	\$0	-\$3,652	-425.6%	0.0%
2001	\$1,174	\$0	\$0	\$0	-\$5,821	-495.8%	0.0%
2000	\$1,985	\$0	\$0	\$0	-\$6,218	-313.2%	0.0%
1999	\$3,336	\$0	-\$3,171	-\$491	-\$9,539	-395.7%	-109.8%
1998	\$5,829	\$0	\$0	\$0	-\$14,037	-240.8%	0.0%
1997	\$11,437	\$6,150	\$0	\$0	\$0	53.8%	53.8%
1996	\$17,669	\$0	\$0	\$0	\$0	0.0%	0.0%
1995	\$22,136	\$132	\$0	\$0	-\$11,522	-51.5%	0.6%
1994	\$27,840	\$8,476	\$0	\$0	-\$131,337	-441.3%	30.4%
1993	\$41,914	\$17,469	-\$4,488	-\$967	\$34,857	111.8%	28.7%
1992	\$57,811	\$0	\$4,270	\$3,646	\$28,906	63.7%	13.7%
1991	\$67,878	\$15,377	-\$9,530	\$1,087	\$33,939	60.2%	10.2%
1990	\$117,910	-\$777	-\$48,175	-\$3,327	\$58,955	5.7%	-44.3%
1989	\$181,097	\$51,196	-\$49,074	-\$4,058	\$90,548	48.9%	-1.1%
1988	\$229,004	-\$818	\$74,067	\$46,110	\$75,294	85.0%	52.1%
1987	\$79,416	\$571	\$0	\$0	\$39,708	50.7%	0.7%
1986	\$39,493	\$0	\$0	\$0	\$19,747	50.0%	0.0%
1985	\$69,755	-\$513	\$0	\$0	\$34,878	49.3%	-0.7%
1984	\$4,657	\$0	\$0	\$0	\$0	0.0%	0.0%
TOTAL	\$994,426	\$97,263	-\$36,101	\$42,000	\$240,846	34.6%	10.4%

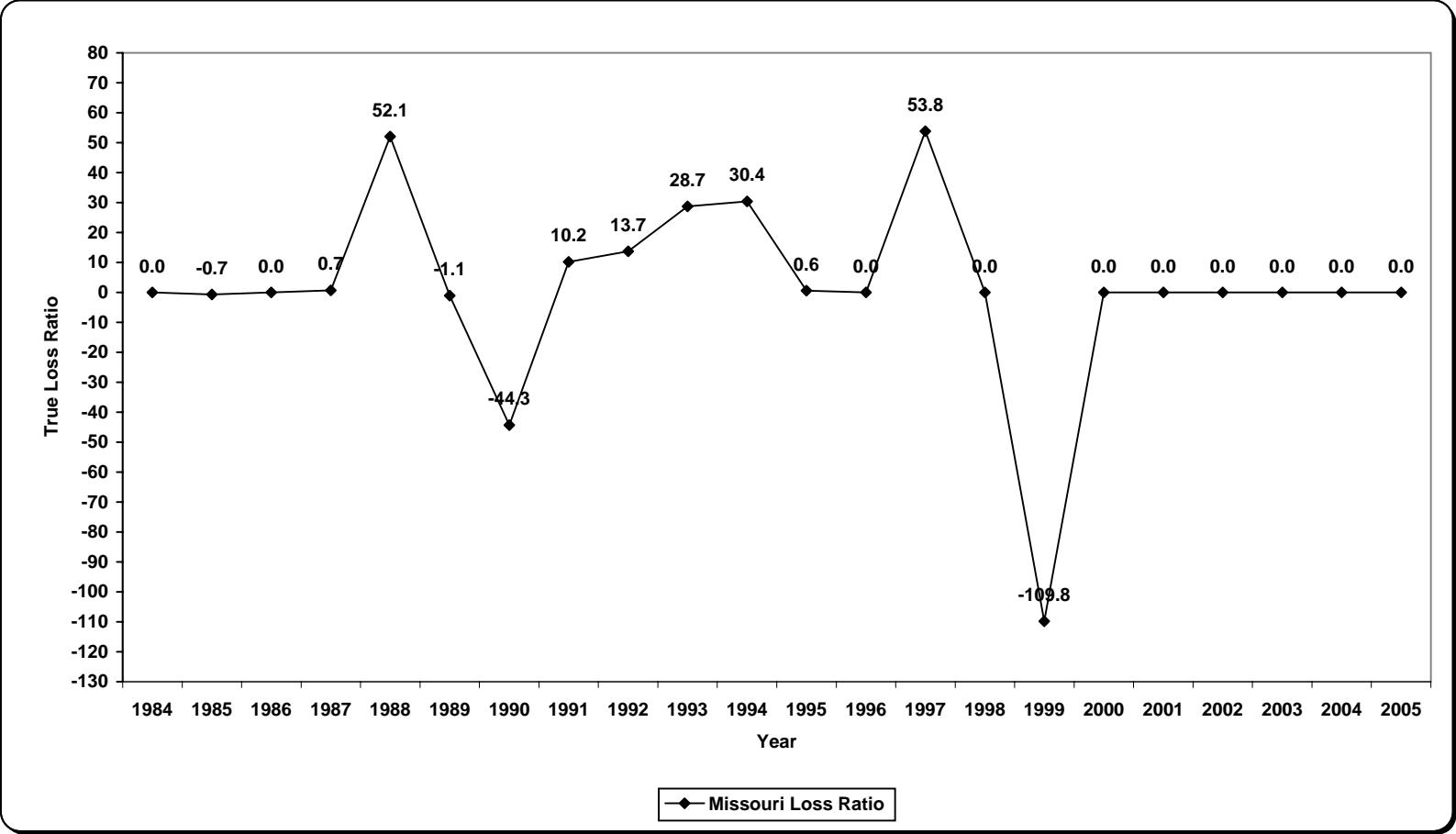
Genworth Residential Mortgage Insurance Corporation Of North Carolina

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$7,805,687	-\$19,133	\$470,361	\$38,906	\$3,788,127	54.8%	6.3%
2004	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2003	\$204,272	-\$47,692	-\$255,085	-\$22,017	-\$937,292	-617.8%	-159.0%
2002	\$392,505	\$153,778	-\$626,119	-\$74,385	-\$1,670,753	-565.0%	-139.3%
2001	\$559,274	\$427,944	-\$1,027,975	-\$87,664	-\$2,772,877	-618.8%	-123.0%
2000	\$1,171,255	\$1,338,358	-\$1,702,181	-\$359,925	-\$3,668,671	-375.0%	-61.8%
1999	\$1,781,673	\$2,477,849	-\$2,490,945	-\$385,802	-\$5,094,619	-308.3%	-22.4%
1998	\$2,634,521	\$4,067,363	-\$2,283,729	-\$345,943	-\$6,344,086	-186.2%	54.6%
1997	\$3,910,003	\$4,989,130	-\$1,788,673	-\$295,656	\$0	74.3%	74.3%
1996	\$5,671,367	\$8,018,734	-\$2,646,459	-\$73,079	\$0	93.4%	93.4%
1995	\$7,337,282	\$8,972,916	-\$417,511	-\$437,116	-\$3,827,904	58.5%	110.6%
1994	\$9,192,975	\$9,636,869	-\$1,590,531	-\$607,944	-\$43,369,379	-390.9%	80.9%
1993	\$13,313,991	\$11,951,568	-\$7,480,061	-\$1,611,184	\$10,892,661	103.3%	21.5%
1992	\$21,406,854	\$11,952,379	\$818,098	\$698,530	\$4,104,053	82.1%	62.9%
1991	\$18,967,795	\$13,450,870	-\$2,949,234	\$336,624	\$4,587,487	81.3%	57.1%
1990	\$15,781,301	\$9,658,710	\$8,719,785	-\$602,183	-\$5,216,674	79.6%	112.6%
1989	\$31,068,657	\$18,019,644	-\$320,403	\$1,281,140	-\$4,352,994	47.1%	61.1%
1988	\$15,289,934	\$12,728,031	\$10,863,886	\$4,168,314	\$4,892,726	213.6%	181.6%
1987	\$14,919,693	\$11,715,058	\$181,077	\$0	\$7,459,847	129.7%	79.7%
1986	\$17,479,819	\$9,960,948	\$3,487,045	\$0	\$8,188,925	123.8%	76.9%
1985	\$19,329,871	\$6,385,710	\$2,766,653	\$0	\$9,488,084	96.4%	47.3%
1984	\$13,599,586	\$3,666,504	\$2,181,851	\$0	\$6,704,421	92.3%	43.0%
1983	\$6,828,400	\$2,867,327	-\$268,537	\$0	\$3,414,200	88.1%	38.1%
1982	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1981	\$4,485,773	\$879,075	\$497,128	\$0	\$2,242,887	80.7%	30.7%
1980	\$4,333,590	\$542,980	\$264,922	\$0	\$2,166,795	68.6%	18.6%
1979	\$4,101,378	\$349,361	\$295,031	\$0	\$2,042,029	65.5%	15.7%
1978	\$3,382,720	\$303,379	\$238,710	\$0	\$1,683,888	65.8%	16.0%
1977	\$2,152,105	\$211,462	\$289,564	\$0	\$1,068,353	72.9%	23.3%
1976	\$1,120,200	\$39,512	\$90,301	\$0	\$550,985	60.8%	11.6%
TOTAL	\$248,222,481	\$154,698,634	\$5,316,969	\$1,620,616	-\$3,979,781	63.5%	65.1%

GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

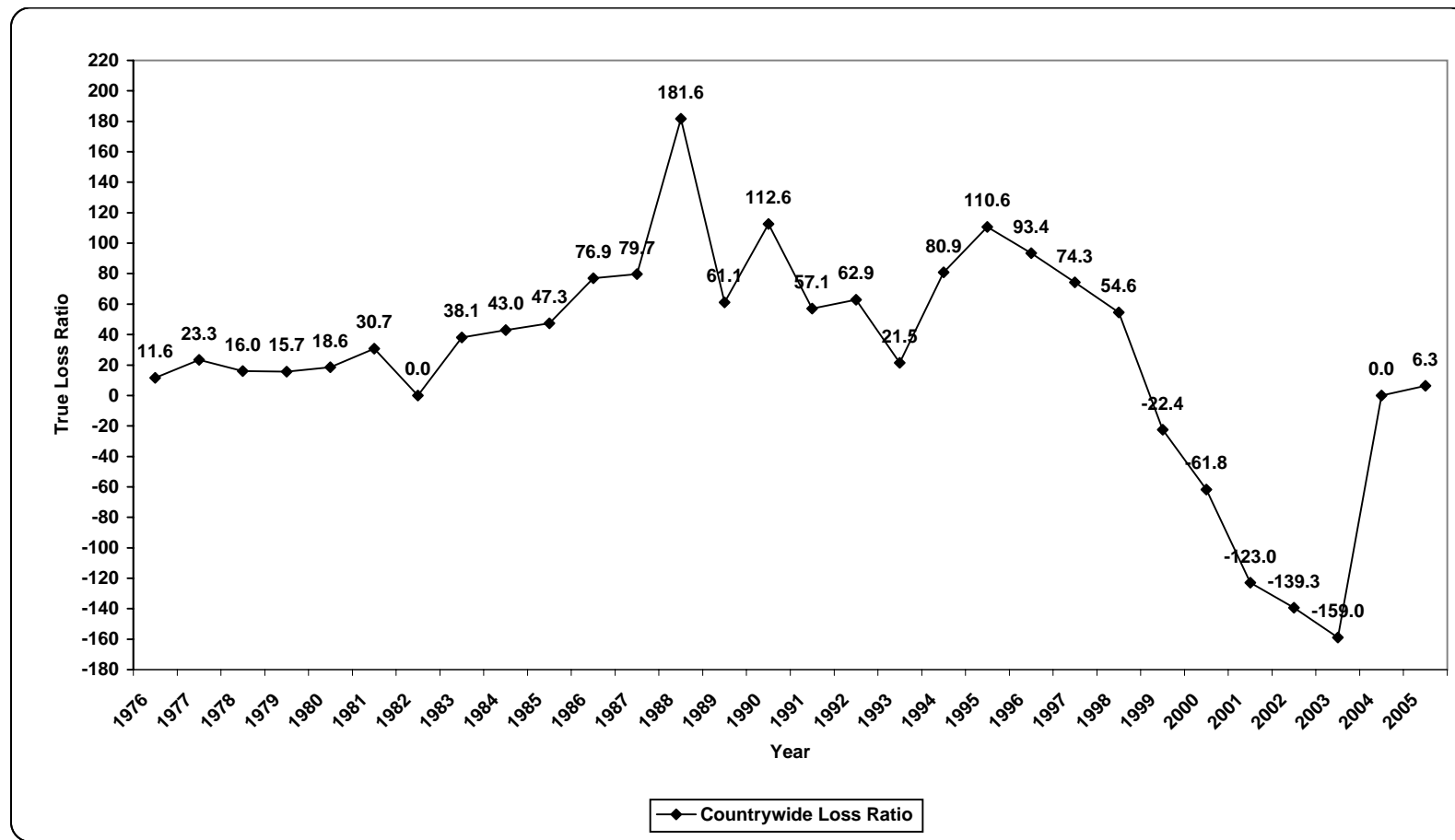
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for years 1976 - 1983 and 2004

GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business for 1982 and 2004

MGIC Indemnity Corporation

Missouri Residential Experience

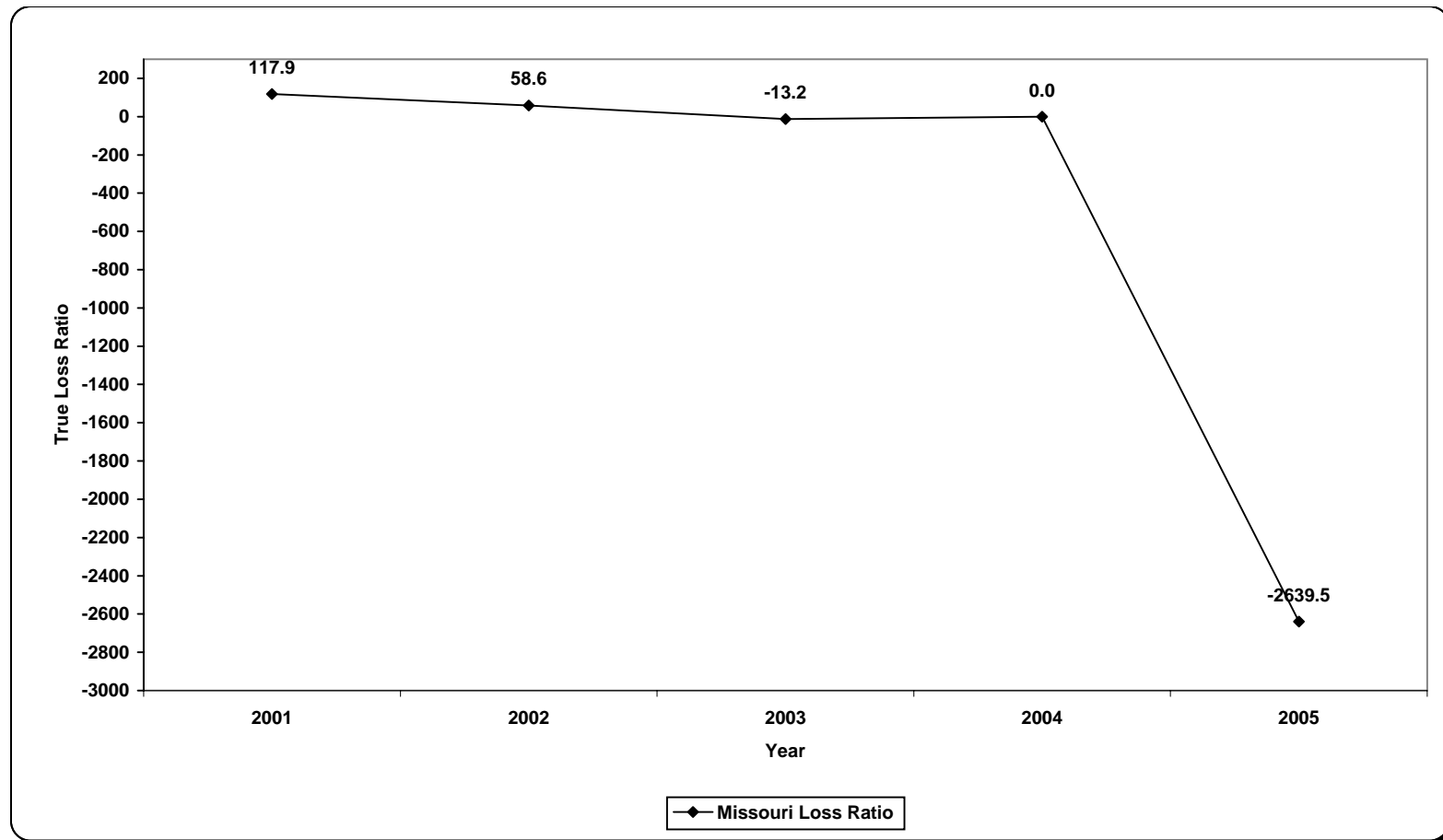
YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$3,667	\$7,211	-\$1,948	-\$102,053	\$767	-2618.6%	-2639.5%
2004	\$7,831	\$0	\$0	\$0	\$1,547	19.8%	0.0%
2003	\$14,627	-\$1,931	\$0	\$0	\$2,804	6.0%	-13.2%
2002	\$31,792	\$18,646	\$0	\$0	\$0	58.6%	58.6%
2001	\$54,377	-\$490	\$0	\$64,594	\$0	117.9%	117.9%
TOTAL	\$112,294	\$23,436	-\$1,948	-\$37,459	\$5,118	-9.7%	-14.2%

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$378,705	\$124,151	-\$409,732	-\$7,200,000	\$45,092	-1964.7%	-1976.6%
2004	\$605,112	\$237,433	\$0	\$0	\$103,656	56.4%	39.2%
2003	\$1,067,322	\$463,132	\$0	\$0	\$157,964	58.2%	43.4%
2002	\$1,816,293	\$784,576	\$0	\$0	\$0	43.2%	43.2%
2001	\$2,934,954	\$1,528,951	\$0	\$0	\$13,487	52.6%	52.1%
TOTAL	\$6,802,386	\$3,138,243	-\$409,732	-\$7,200,000	\$320,199	-61.0%	-65.7%

MGIC INDEMNITY CORPORATION

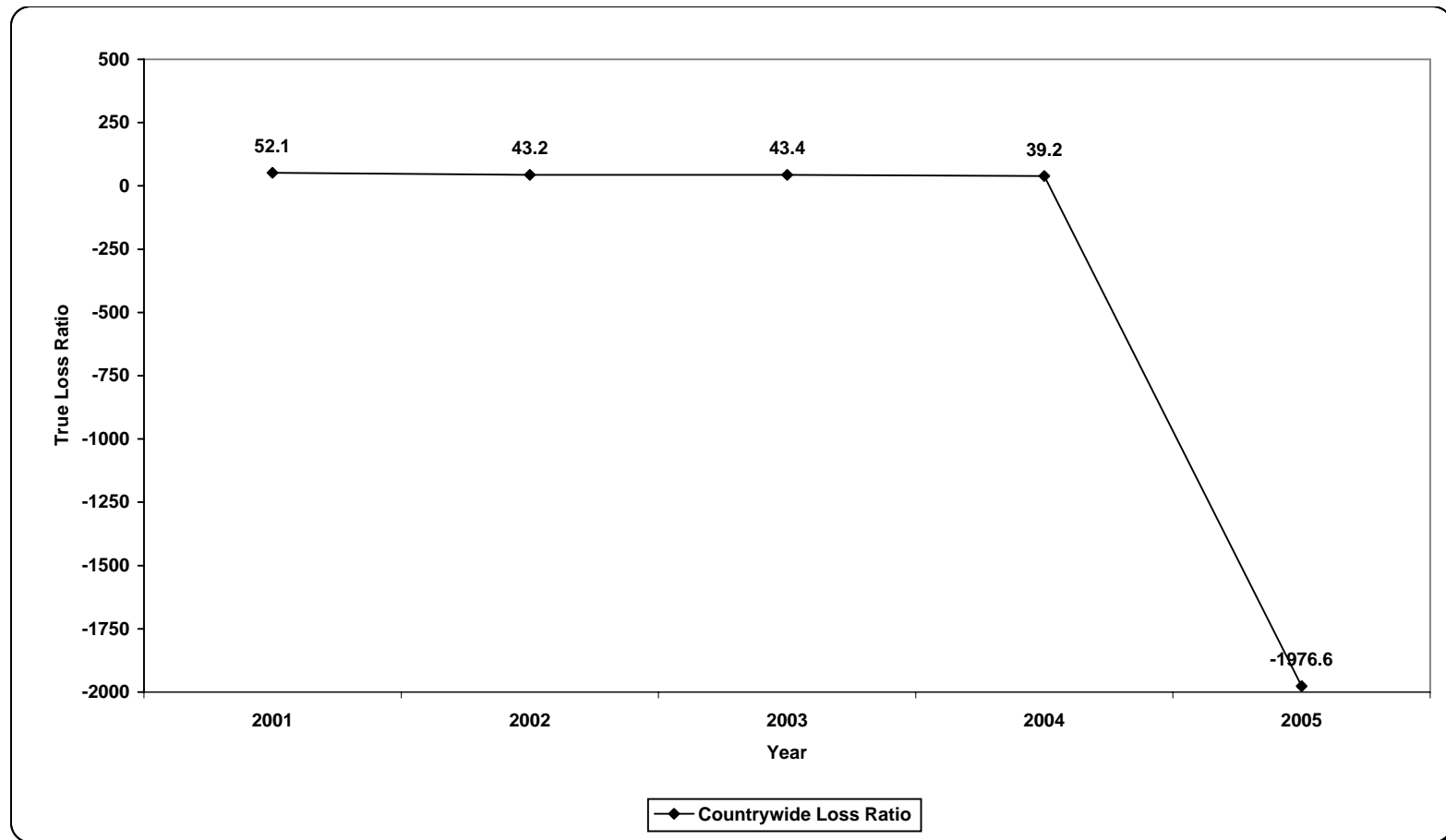
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for years 1976 - 2000

MGIC INDEMNITY CORPORATION

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business for years 1976 - 2000

Mortgage Guaranty Insurance Corporation

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$24,843,552	\$16,144,518	\$1,384,760	-\$747,883	\$4,335,624	85.0%	67.5%
2004	\$25,283,482	\$16,169,335	\$1,271,001	\$458,887	\$3,591,737	85.0%	70.8%
2003	\$24,837,134	\$11,012,941	\$6,178,951	\$820,444	\$3,099,228	85.0%	72.5%
2002	\$21,363,033	\$5,093,054	\$3,833,356	\$414,041	\$7,882,096	80.6%	43.7%
2001	\$18,137,632	\$2,393,891	\$892,063	\$164,895	\$6,456,013	54.6%	19.0%
2000	\$15,262,551	\$1,110,271	\$826,510	\$0	\$4,863,685	44.6%	12.7%
1999	\$12,855,943	\$1,408,426	\$236,224	\$0	\$3,673,571	41.4%	12.8%
1998	\$11,792,064	\$803,060	\$1,577,529	\$178,271	\$2,283,451	41.1%	21.7%
1997	\$11,170,096	\$984,526	\$634,284	\$113,190	\$4,463,914	55.5%	15.5%
1996	\$10,017,347	\$573,397	\$1,073,388	\$179,364	\$3,319,830	51.4%	18.2%
1995	\$8,575,833	\$456,869	\$77,177	\$35,489	\$3,816,737	51.1%	6.6%
1994	\$6,997,268	\$589,478	-\$68,893	\$61,628	\$3,498,634	58.3%	8.3%
1993	\$6,205,727	\$825,029	-\$310,542	-\$12,786	\$3,102,864	58.1%	8.1%
1992	\$5,598,844	\$1,158,481	-\$526,997	\$56,761	\$2,799,421	62.3%	12.3%
1991	\$5,225,606	\$1,623,051	-\$208,485	\$0	\$2,612,803	77.1%	27.1%
1990	\$5,535,179	\$1,546,657	\$358,173	\$0	\$2,767,590	84.4%	34.4%
1989	\$5,508,801	\$1,276,544	\$401,985	\$0	\$2,754,401	80.5%	30.5%
1988	\$4,982,891	\$1,091,794	\$302,310	\$0	\$2,491,446	78.0%	28.0%
1987	\$4,484,539	\$594,805	\$113,292	-\$36,191	\$2,242,269	65.0%	15.0%
1986	\$3,377,689	\$190,860	\$441,298	\$59,321	\$1,688,844	70.5%	20.5%
1985	\$947,505	\$0	\$42,474	\$2,641	\$473,753	54.8%	4.8%
1984	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1983	\$34,093	\$0	-\$4,424	\$0	\$0	-13.0%	-13.0%
1982	\$55,348	-\$1,206	-\$2,618	\$0	\$27,674	43.1%	-6.9%
1981	\$134,307	\$4,273	-\$4,620	\$0	\$67,154	49.7%	-0.3%
1980	\$157,081	\$40,825	-\$33,444	\$0	\$78,541	54.7%	4.7%
1979	\$290,767	\$2,127	\$29,657	\$0	\$145,384	60.9%	10.9%
1978	\$310,995	\$10,683	-\$44,730	\$0	\$155,498	39.1%	-10.9%
1977	\$259,664	\$18,701	-\$28,164	\$0	\$129,832	46.4%	-3.6%
1976	\$238,405	\$66,443	\$57,713	\$0	\$119,203	102.1%	52.1%
TOTAL	\$234,483,376	\$65,188,833	\$18,499,228	\$1,748,072	\$72,941,197	67.5%	36.4%

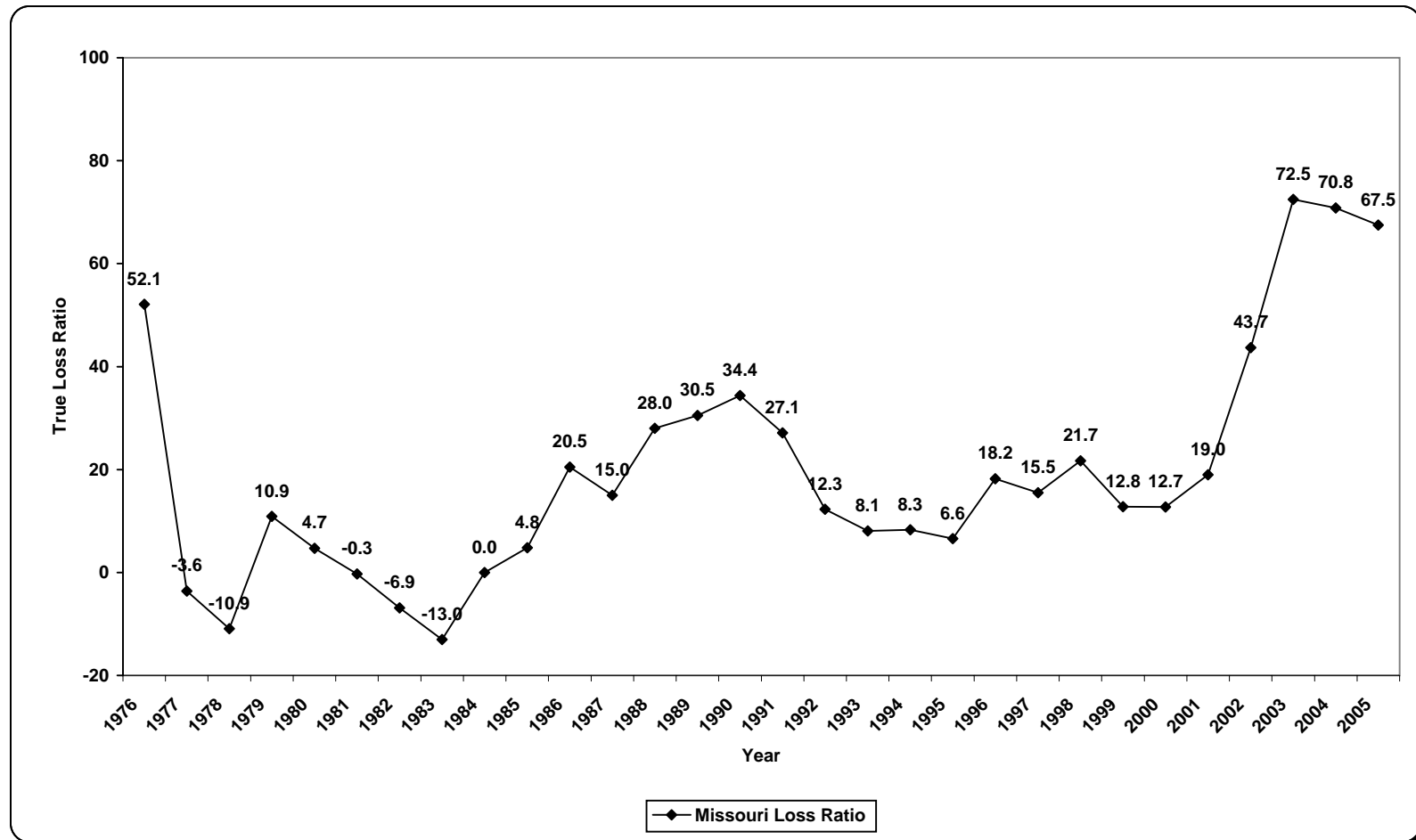
Mortgage Guaranty Insurance Corporation

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$1,364,349,254	\$576,003,269	\$4,915,199	-\$47,700,000	\$266,718,417	58.6%	39.1%
2004	\$1,436,020,050	\$536,212,720	\$107,384,784	\$29,400,000	\$249,819,061	64.3%	46.9%
2003	\$1,472,844,818	\$385,807,418	\$286,554,005	\$39,800,000	\$351,378,669	72.2%	48.4%
2002	\$1,279,694,528	\$201,239,020	\$105,705,831	\$14,500,000	\$500,099,308	64.2%	25.1%
2001	\$1,074,310,080	\$117,427,257	\$3,763,398	\$8,400,000	\$446,882,205	53.7%	12.1%
2000	\$921,370,093	\$102,000,224	\$0	\$0	\$382,449,849	52.6%	11.1%
1999	\$807,050,595	\$115,108,064	\$0	\$0	\$342,769,448	56.7%	14.3%
1998	\$766,201,520	\$141,622,387	\$60,176,593	\$0	\$343,409,961	71.2%	26.3%
1997	\$711,525,212	\$151,674,283	\$72,966,005	\$13,375,000	\$275,211,497	72.1%	33.5%
1996	\$625,545,331	\$119,781,377	\$85,685,345	\$14,550,000	\$219,544,806	70.3%	35.2%
1995	\$521,759,762	\$97,001,976	\$73,090,199	\$16,950,000	\$186,615,833	71.6%	35.8%
1994	\$425,487,381	\$88,925,256	\$44,196,705	\$17,500,000	\$138,920,537	68.0%	35.4%
1993	\$361,675,819	\$81,543,292	\$41,202,031	\$3,800,000	\$130,932,444	71.2%	35.0%
1992	\$295,145,178	\$63,824,234	\$19,754,902	\$6,200,000	\$107,963,000	67.0%	30.4%
1991	\$249,083,716	\$48,926,129	-\$21,121,484	\$0	\$85,131,060	45.3%	11.2%
1990	\$234,660,353	\$41,131,487	\$20,894,268	\$0	\$399,668,333	196.7%	26.4%
1989	\$196,541,948	\$34,732,481	\$26,364,337	\$400,000	\$98,270,974	81.3%	31.3%
1988	\$164,344,544	\$30,389,143	\$10,658,763	-\$800,000	\$82,172,272	74.5%	24.5%
1987	\$132,929,817	\$18,054,761	\$7,553,000	-\$1,000,000	\$58,721,301	62.7%	18.5%
1986	\$95,860,641	\$2,422,581	\$14,007,000	\$1,900,000	\$44,908,654	66.0%	19.1%
1985	\$26,966,518	\$0	\$1,608,000	\$100,000	\$13,483,259	56.3%	6.3%
1984	\$0	\$0	\$0	\$0	\$0	N/A	N/A
1983	\$1,352,731	\$338,176	-\$254,000	\$0	\$0	6.2%	6.2%
1982	\$1,642,952	\$278,349	\$68,000	\$0	\$821,476	71.1%	21.1%
1981	\$2,234,568	\$273,250	-\$40,000	\$0	\$1,117,284	60.4%	10.4%
1980	\$2,495,209	\$232,436	-\$83,485	\$0	\$1,247,605	56.0%	6.0%
1979	\$3,288,158	\$309,140	-\$528,413	\$10,000	\$1,644,079	43.6%	-6.4%
1978	\$3,844,781	\$631,137	-\$422,667	\$0	\$1,922,391	55.4%	5.4%
1977	\$3,652,214	\$1,064,345	-\$288,297	\$0	\$1,826,107	71.2%	21.2%
1976	\$3,678,148	\$895,717	\$1,764,289	-\$1,067,732	\$1,839,074	93.3%	43.3%
TOTAL	\$13,185,555,919	\$2,957,849,909	\$965,574,308	\$116,317,268	\$4,735,488,904	66.6%	30.6%

MORTGAGE GUARANTY INSURANCE CORPORATION

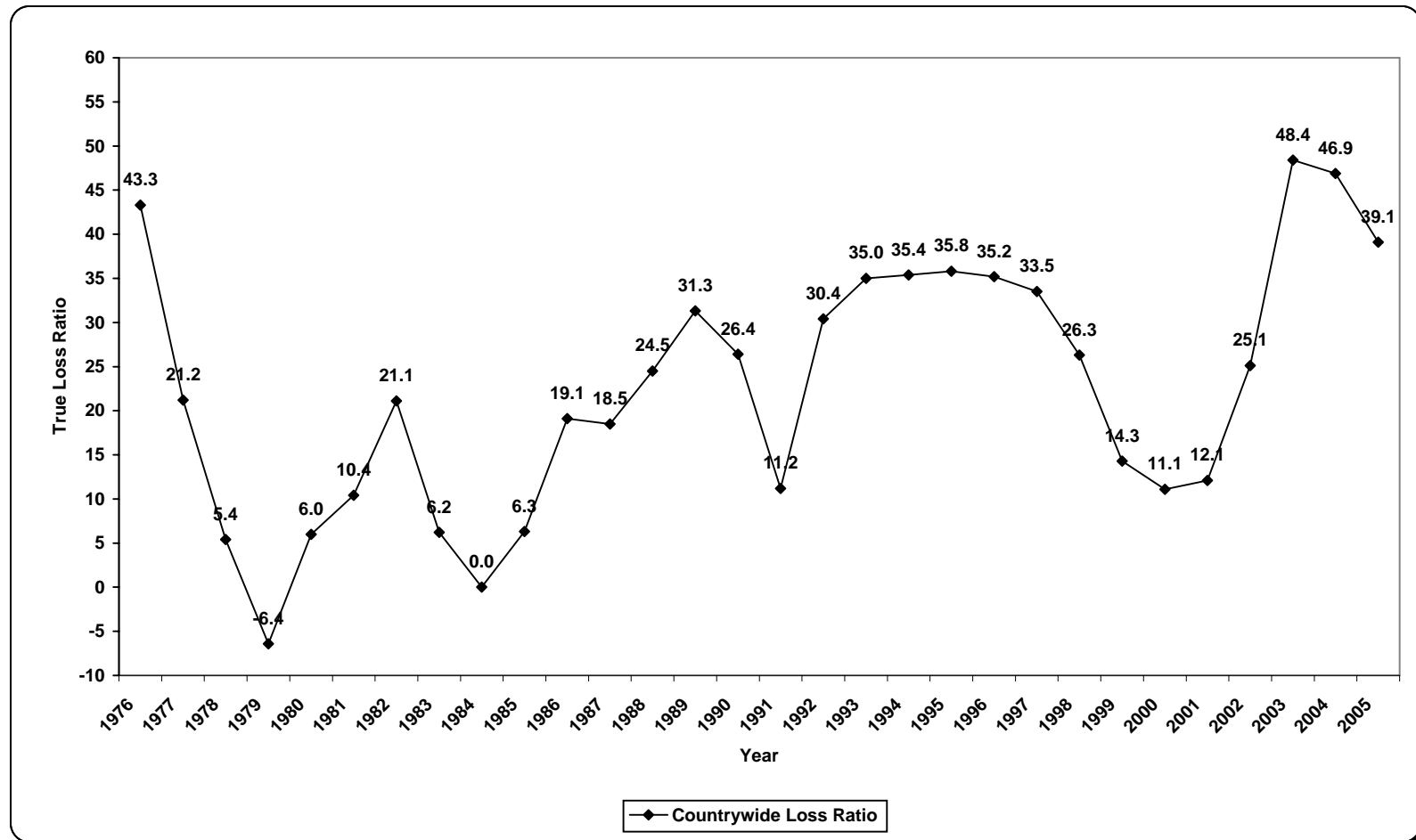
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for 1984

MORTGAGE GUARANTY INSURANCE CORPORATION

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business in 1984

PMI Mortgage Insurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$16,307,320	\$6,570,489	\$5,698,960	\$915,085	\$46,337,299	365.0%	80.9%
2004	\$14,941,357	\$5,265,682	\$5,406,203	\$1,064,319	\$42,127,802	360.5%	78.5%
2003	\$12,544,956	\$5,527,448	\$4,225,069	\$884,278	\$35,942,100	371.3%	84.8%
2002	\$11,156,695	\$3,387,274	\$3,769,023	\$803,972	\$30,726,978	346.8%	71.3%
2001	\$9,339,856	\$1,623,250	\$2,846,862	\$564,351	\$23,160,762	301.9%	53.9%
2000	\$7,651,697	\$764,274	\$2,393,022	\$466,536	\$19,788,668	306.0%	47.4%
1999	\$5,751,965	\$684,610	\$1,770,145	\$351,313	\$14,981,997	309.3%	48.8%
1998	\$5,159,552	\$534,588	\$1,700,337	\$332,173	\$12,004,882	282.4%	49.8%
1997	\$4,917,923	\$655,861	\$1,377,549	\$187,045	\$2,308,787	92.1%	45.2%
1996	\$4,689,643	\$287,632	\$1,399,182	\$174,115	\$7,691,761	203.7%	39.7%
1995	\$3,951,491	\$345,431	\$968,368	\$115,135	\$5,808,638	183.2%	36.2%
1994	\$3,463,221	\$245,078	\$91,717	\$21,197	\$1,170,210	44.1%	10.3%
1993	\$2,999,899	\$226,929	-\$24,712	-\$16,884	\$783,597	32.3%	6.2%
1992	\$2,028,076	\$370,834	\$19,055	-\$5,848	\$939,484	65.3%	18.9%
1991	\$1,368,288	\$452,973	-\$598,065	\$4,027	\$781,476	46.8%	-10.3%
1990	\$1,019,525	\$162,636	\$0	\$35,709	\$0	19.5%	19.5%
1989	\$843,594	\$99,979	\$215,456	\$1,767	\$174,446	58.3%	37.6%
1988	\$707,329	\$68,170	\$924,602	-\$1,418	\$0	140.2%	140.2%
1987	\$515,757	\$14,384	\$147,990	\$11,675	\$0	33.7%	33.7%
1986	\$389,448	\$29,152	\$4,444	-\$2,300	-\$173,743	-36.6%	8.0%
1985	\$236,354	\$0	\$20,040	-\$10,746	\$118,177	53.9%	3.9%
1984	\$118,632	\$192,384	\$3,078	\$11,620	-\$169,300	31.8%	174.6%
1983	\$112,104	\$32,178	-\$29,526	-\$15,479	\$3,475	-8.3%	-11.4%
1982	\$141,718	\$70,869	\$21,516	\$30,698	\$0	86.9%	86.9%
1981	\$205,187	\$24,550	\$17,450	-\$10,265	\$102,594	65.5%	15.5%
1980	\$205,120	\$53,465	-\$4,331	-\$37,734	\$102,560	55.6%	5.6%
1979	\$257,386	\$21,391	-\$15,969	\$20,903	\$128,693	60.2%	10.2%
1978	\$249,440	\$34,462	\$20,300	\$22,721	\$124,720	81.1%	31.1%
1977	\$158,421	\$2,915	\$0	\$17,248	\$79,211	62.7%	12.7%
1976	\$62,025	\$0	\$0	\$2,146	\$31,013	53.5%	3.5%
TOTAL	\$111,493,979	\$27,748,888	\$32,367,765	\$5,937,359	\$245,076,287	279.1%	59.2%

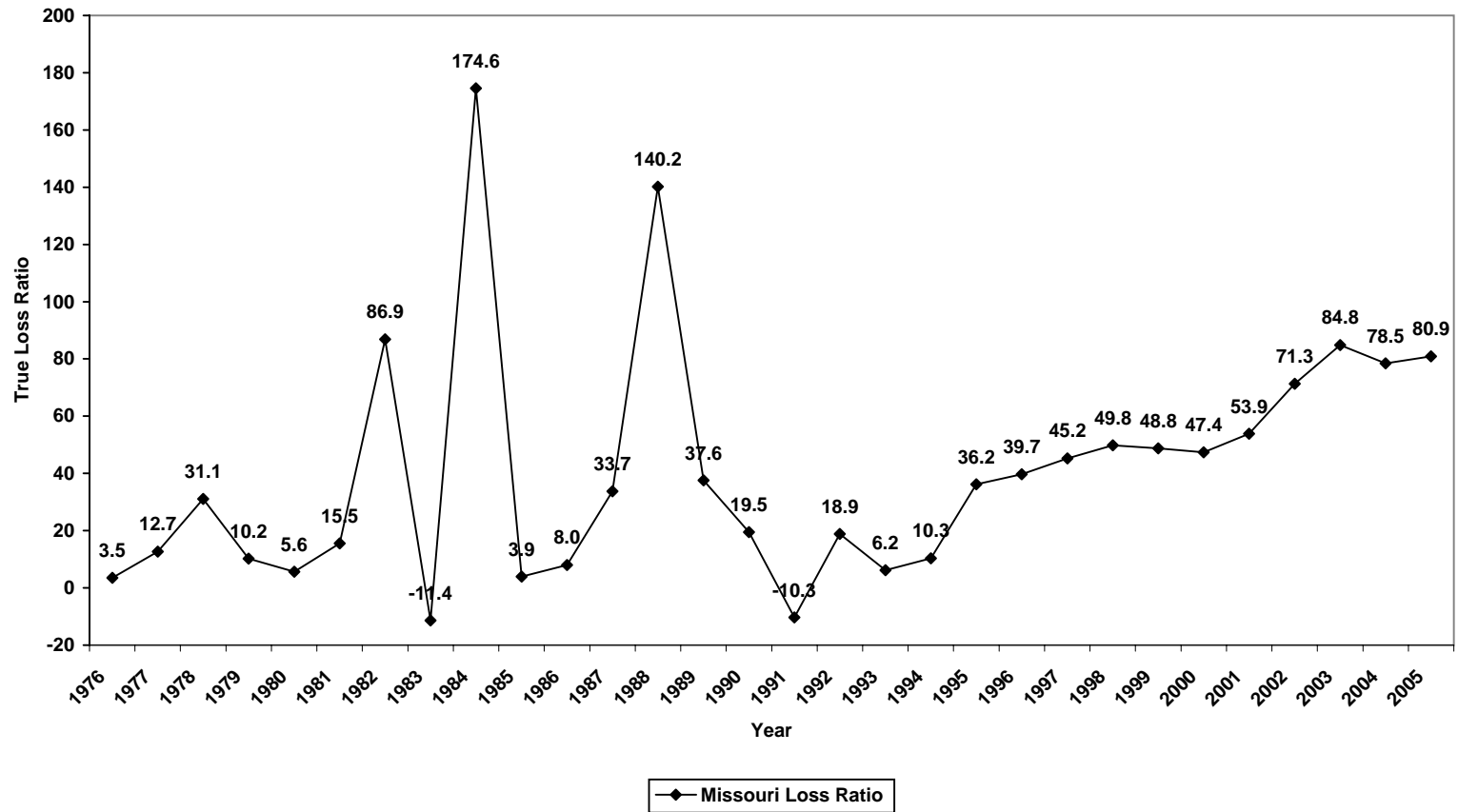
PMI Mortgage Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$819,495,194	\$235,047,639	\$286,999,033	\$44,572,980	\$2,327,947,787	353.2%	69.1%
2004	\$775,336,929	\$210,095,648	\$273,326,031	\$51,294,441	\$2,185,955,776	350.9%	69.0%
2003	\$712,880,582	\$191,843,964	\$260,649,963	\$50,968,311	\$2,042,334,622	357.1%	70.6%
2002	\$695,393,979	\$111,602,416	\$237,013,493	\$50,594,037	\$1,915,153,078	332.8%	57.4%
2001	\$612,082,837	\$84,611,338	\$222,159,530	\$44,082,000	\$1,517,829,066	305.3%	57.3%
2000	\$539,948,618	\$77,042,940	\$222,576,105	\$44,742,871	\$1,413,025,595	325.5%	63.8%
1999	\$475,763,519	\$91,577,055	\$212,209,000	\$42,951,000	\$1,238,139,566	333.1%	72.9%
1998	\$442,011,132	\$156,546,062	\$215,834,000	\$32,921,000	\$1,028,440,258	324.4%	91.7%
1997	\$401,738,054	\$233,424,425	\$251,103,000	\$23,190,000	\$839,477,792	335.3%	126.4%
1996	\$405,270,620	\$240,443,459	\$320,570,000	\$23,197,000	\$674,840,761	310.7%	144.2%
1995	\$353,769,808	\$166,215,438	\$316,488,000	\$21,467,000	\$530,873,792	292.6%	142.5%
1994	\$324,643,442	\$121,011,435	\$96,881,103	\$6,820,000	\$115,503,914	104.8%	69.2%
1993	\$284,348,092	\$71,509,956	\$100,103,709	-\$1,608,000	\$78,054,393	87.2%	59.8%
1992	\$183,220,945	\$46,008,469	\$19,811,120	\$231,000	\$77,988,587	78.6%	36.0%
1991	\$126,920,686	\$40,966,658	-\$25,726,912	\$2,117,000	\$64,303,615	64.3%	13.7%
1990	\$103,109,306	\$50,112,068	-\$13,687,001	\$3,060,000	\$66,162,166	102.5%	38.3%
1989	\$93,410,763	\$66,184,695	-\$11,641,999	\$0	\$19,316,369	79.1%	58.4%
1988	\$86,848,259	\$98,788,303	\$3,108,000	\$2,592,000	\$0	120.3%	120.3%
1987	\$79,661,997	\$115,418,883	\$35,155,000	\$1,073,000	\$0	190.4%	190.4%
1986	\$85,612,291	\$80,388,355	\$25,356,000	\$619,000	-\$38,193,860	79.6%	124.2%
1985	\$73,748,126	\$49,172,574	\$26,976,000	-\$1,311,000	-\$12,125,937	85.0%	101.5%
1984	\$62,312,554	\$36,022,108	\$27,578,000	\$188,000	-\$13,843,723	80.2%	102.4%
1983	\$40,510,576	\$22,622,959	\$12,001,567	\$300,000	\$1,255,288	89.3%	86.2%
1982	\$30,156,970	\$8,047,807	-\$2,775,567	\$6,773,672	\$12,078,485	80.0%	39.9%
1981	\$27,137,196	\$3,150,614	\$1,326,198	-\$1,136,907	\$13,568,973	62.3%	12.3%
1980	\$26,054,562	\$1,696,562	\$3,180,128	-\$1,922,472	\$13,027,260	61.3%	11.3%
1979	\$24,544,026	\$761,870	\$429,078	\$2,685,947	\$12,272,013	65.8%	15.8%
1978	\$19,079,248	\$1,236,301	\$126,537	\$1,746,509	\$9,540,023	66.3%	16.3%
1977	\$12,091,296	\$1,017,874	\$517,659	\$402,529	\$6,045,648	66.0%	16.0%
1976	\$7,195,720	\$525,713	\$333,900	\$539,271	\$3,597,859	69.4%	19.4%
TOTAL	\$7,924,297,327	\$2,613,093,588	\$3,117,980,675	\$453,150,189	\$16,142,569,166	281.8%	78.0%

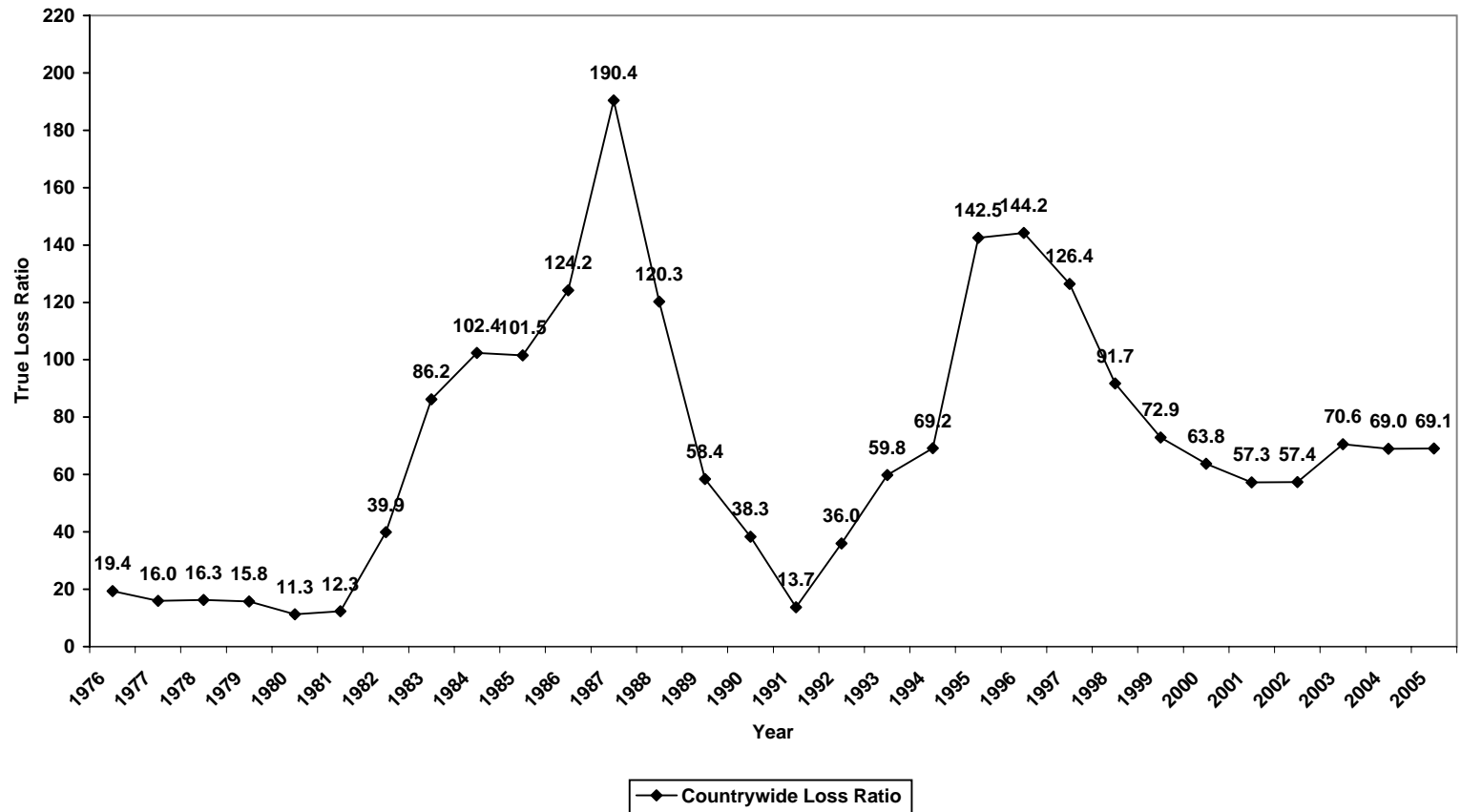
PMI MORTGAGE INSURANCE COMPANY

Loss Ratio of Missouri Residential Experience 1976 - 2005



PMI MORTGAGE INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1976 - 2005



Radian Guaranty, Inc.

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$11,965,123	\$7,278,360	\$3,127,586	\$3,478,391	\$4,687,037	155.2%	116.0%
2004	\$10,660,642	\$6,779,011	\$1,110,520	\$1,345,897	\$908,177	95.2%	86.6%
2003	\$8,844,289	\$5,242,828	-\$194,184	-\$376,860	\$332,001	56.6%	52.8%
2002	\$8,180,287	\$2,815,090	\$739,018	\$596,554	\$1,940,019	74.5%	50.7%
2001	\$4,300,250	\$1,532,526	\$1,028,636	\$237,949	\$35,300	65.9%	65.1%
2000	\$4,229,651	\$775,365	\$1,703,844	\$1,596,542	\$451,709	107.0%	96.4%
1999	\$3,326,234	\$386,368	\$827,484	\$652,835	\$276,418	64.4%	56.1%
1998	\$2,773,398	\$210,695	\$609,409	\$552,857	\$345,418	62.0%	49.5%
1997	\$2,082,563	\$124,956	\$388,876	\$346,709	\$309,384	56.2%	41.3%
1996	\$1,463,795	\$161,926	\$89,885	\$57,724	\$214,861	35.8%	21.1%
1995	\$1,034,073	\$64,252	\$89,503	\$84,881	\$147,463	37.3%	23.1%
1994	\$739,147	\$30,683	\$7,172	\$6,209	\$106,455	20.4%	6.0%
1993	\$526,237	\$107,015	-\$29,393	-\$25,503	\$49,105	19.2%	9.9%
1992	\$428,027	\$377	\$39,526	\$34,494	\$74,082	34.7%	17.4%
1991	\$279,864	\$88,176	\$8,227	\$7,724	\$34,045	49.4%	37.2%
1990	\$211,775	\$9,501	\$2,962	\$2,455	\$26,277	19.5%	7.0%
1989	\$159,222	\$16,539	-\$145	-\$329	\$31,650	30.0%	10.1%
1988	\$95,922	\$9,731	\$116,306	\$825,465	\$47,961	1042.0%	992.0%
1987	\$303,844	\$142,388	\$166,606	\$0	\$151,922	151.7%	101.7%
1986	\$225,353	\$0	\$202,980	\$0	\$112,677	140.1%	90.1%
1985	\$82,546	\$0	\$0	\$22,448	\$41,273	77.2%	27.2%
TOTAL	\$61,912,242	\$25,775,787	\$10,034,818	\$9,446,442	\$10,323,234	89.8%	73.1%

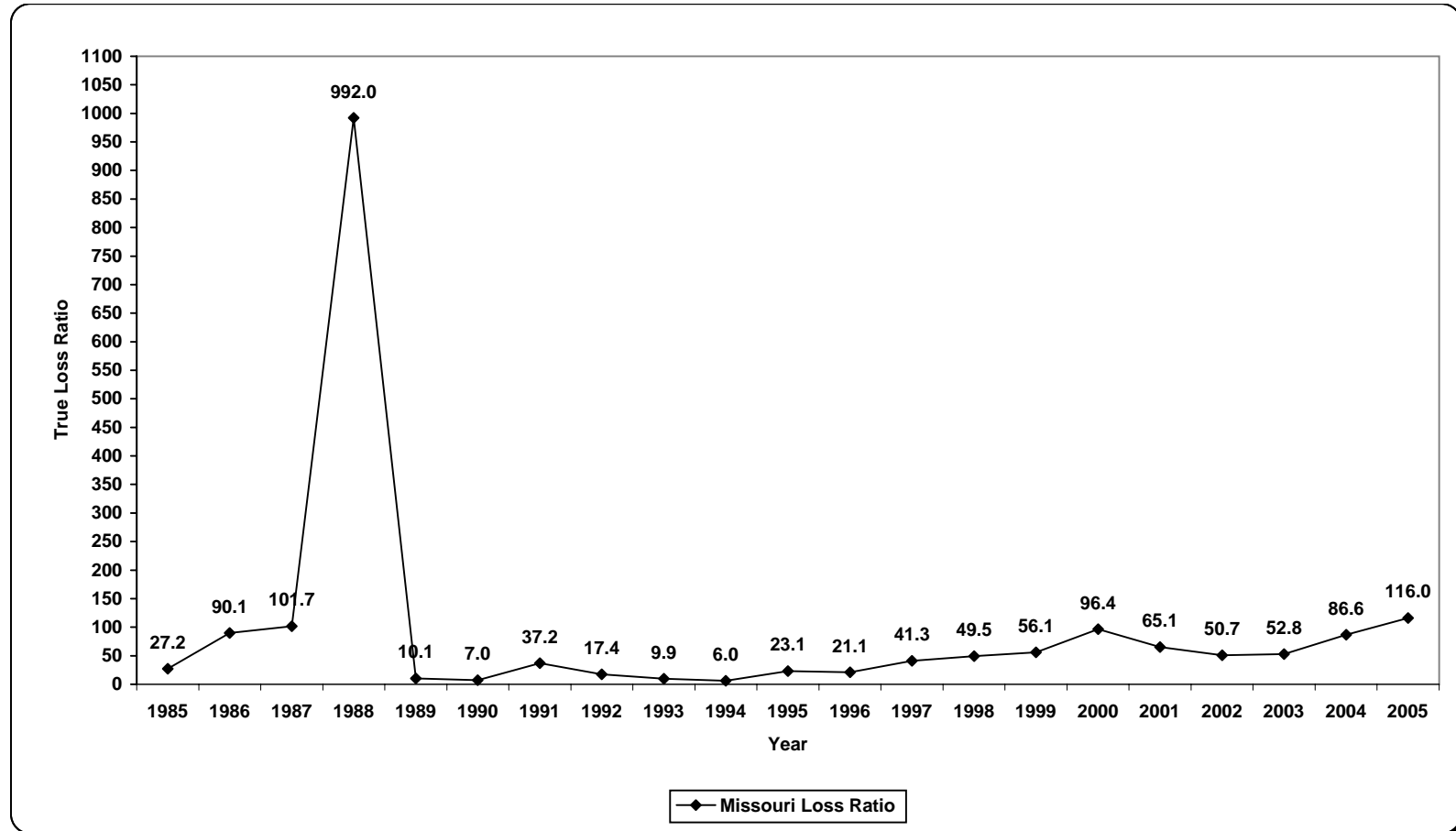
Radian Guaranty, Inc.

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$805,847,633	\$289,002,586	\$35,210,324	\$84,566,896	\$305,525,201	88.6%	50.7%
2004	\$772,822,234	\$323,798,850	\$45,500,330	\$76,754,620	\$261,696,652	91.6%	57.7%
2003	\$736,186,228	\$252,136,342	\$9,654,381	-\$12,976,402	\$264,743,427	69.8%	33.8%
2002	\$686,073,814	\$151,585,666	-\$7,255,207	-\$1,636,741	\$303,611,119	65.1%	20.8%
2001	\$543,713,945	\$79,652,900	\$125,968,877	\$46,025,891	\$549,586,730	147.4%	46.3%
2000	\$421,671,092	\$72,838,985	\$57,752,392	\$62,966,527	\$185,417,369	89.9%	45.9%
1999	\$350,563,079	\$71,525,198	\$75,802,075	\$56,172,783	\$145,681,216	99.6%	58.0%
1998	\$311,798,036	\$84,654,691	\$57,752,693	\$54,532,542	\$103,473,611	96.3%	63.2%
1997	\$256,633,475	\$81,105,612	\$41,768,949	\$41,953,438	\$83,906,638	96.9%	64.2%
1996	\$201,543,098	\$55,140,612	\$39,039,275	\$23,597,097	\$65,668,832	91.0%	58.4%
1995	\$143,927,469	\$37,908,119	\$20,693,070	\$22,423,611	\$55,504,672	94.9%	56.3%
1994	\$113,885,336	\$31,931,979	\$5,760,522	\$5,078,671	\$51,355,545	82.7%	37.6%
1993	\$84,377,360	\$28,862,554	\$882,672	\$167,162	\$37,557,183	80.0%	35.5%
1992	\$69,512,781	\$26,586,464	\$9,568,234	\$9,335,738	\$24,718,272	101.0%	65.4%
1991	\$60,165,806	\$32,020,420	\$1,983,197	\$4,503,882	\$12,733,464	85.2%	64.0%
1990	\$53,614,400	\$36,675,349	-\$5,092,035	-\$1,983,154	\$8,182,896	70.5%	55.2%
1989	\$55,161,814	\$41,225,029	-\$2,323,214	-\$1,645,511	\$8,243,214	82.5%	67.5%
1988	\$53,145,650	\$50,985,311	\$1,668,890	\$11,844,563	\$26,572,825	171.4%	121.4%
1987	\$56,064,975	\$44,360,524	\$6,641,756	\$0	\$20,150,148	126.9%	91.0%
1986	\$41,923,443	\$13,060,707	\$22,940,955	\$0	\$9,208,391	107.8%	85.9%
1985	\$18,416,762	\$6,614,432	\$2,943,686	\$2,917,950	\$1,246,168	74.5%	67.7%
TOTAL	\$5,837,048,430	\$1,811,672,330	\$546,861,822	\$484,599,563	\$2,524,783,573	92.0%	48.7%

RADIAN GUARANTY, INC

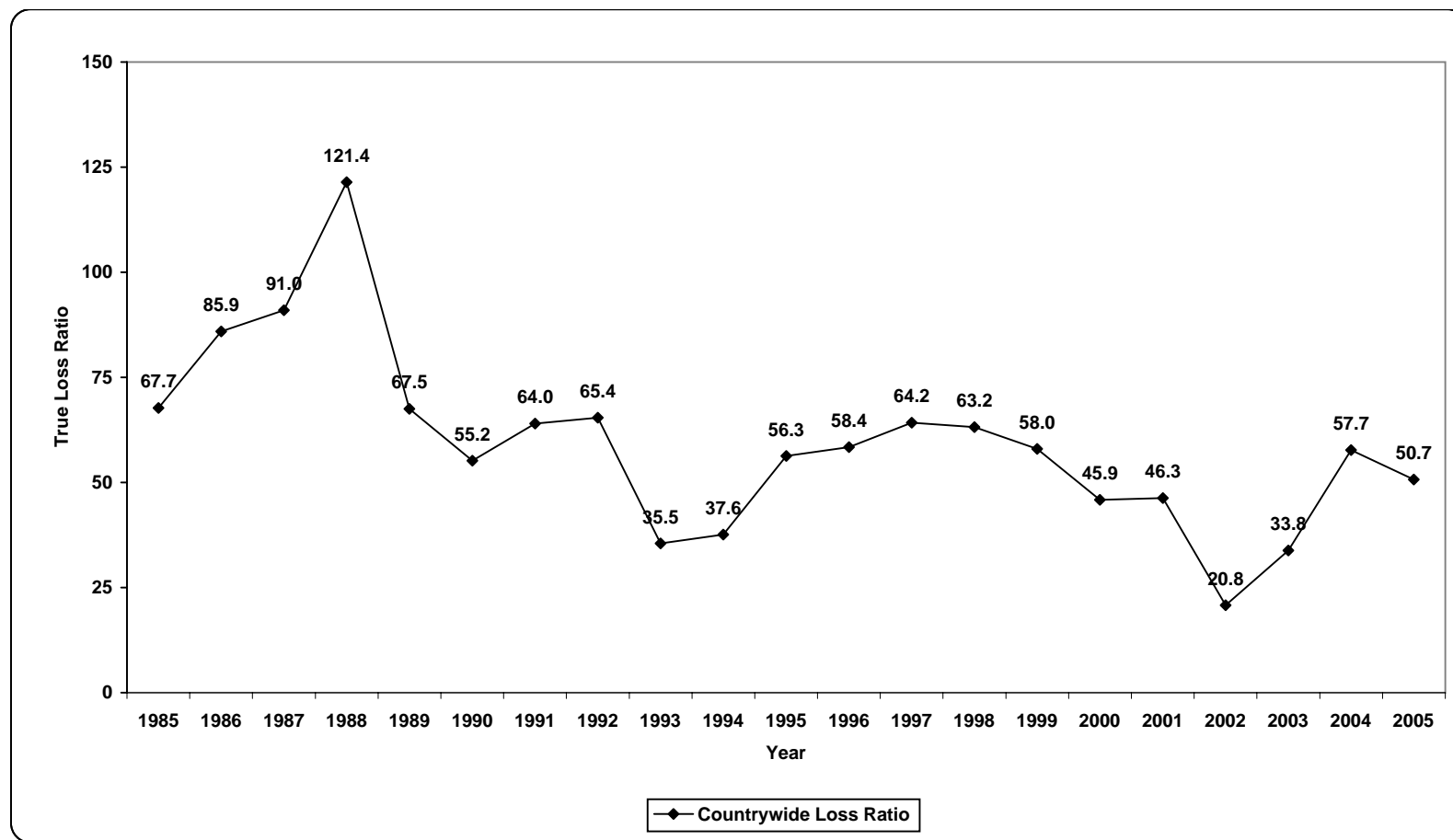
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for years 1976 - 1984

RADIAN GUARANTY, INC

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business for 1976 - 1984

Republic Mortgage Insurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$10,114,663	\$2,921,344	\$626,468	-\$100,272	\$3,308,271	66.8%	34.1%
2004	\$8,954,092	\$2,538,755	\$580,894	\$21,465	\$2,938,518	67.9%	35.1%
2003	\$8,234,262	\$1,820,329	-\$112,085	-\$115,068	\$4,117,131	69.3%	19.3%
2002	\$8,365,012	\$1,336,101	\$482,291	-\$85,711	\$4,182,506	70.7%	20.7%
2001	\$8,104,498	\$816,932	-\$281,202	\$16,347	\$4,052,249	56.8%	6.8%
2000	\$7,478,105	\$706,474	-\$85,576	\$37,430	\$3,739,053	58.8%	8.8%
1999	\$7,007,479	\$855,133	\$35,197	-\$83,662	\$3,503,740	61.5%	11.5%
1998	\$6,440,710	\$663,730	\$453,409	-\$98,720	\$3,220,355	65.8%	15.8%
1997	\$6,529,235	\$572,089	\$514,946	\$9,366	\$3,264,617	66.8%	16.8%
1996	\$5,930,191	\$397,748	\$343,662	-\$75,019	\$2,965,095	61.2%	11.2%
1995	\$5,334,444	\$182,939	\$205,448	\$222,292	\$2,667,222	61.4%	11.4%
1994	\$4,601,024	\$194,659	\$124,966	\$15,468	\$2,300,512	57.3%	7.3%
1993	\$3,525,950	\$272,551	-\$10,400	-\$13,332	\$1,762,975	57.1%	7.1%
1992	\$2,739,644	\$376,777	\$31,064	-\$57,754	\$1,369,822	62.8%	12.8%
1991	\$2,129,249	\$393,852	-\$60,034	\$11,375	\$1,064,625	66.2%	16.2%
1990	\$1,910,547	\$421,941	\$52,876	\$73,832	\$955,237	78.7%	28.7%
1989	\$1,798,856	\$333,038	\$156,240	\$5,067	\$899,428	77.5%	27.5%
1988	\$1,462,820	\$409,606	\$270,937	\$323,370	\$0	68.6%	68.6%
1987	\$1,192,720	\$621,873	\$649,800	\$332,687	\$0	134.5%	134.5%
1986	\$1,316,678	\$545,536	\$394,868	\$317,618	\$0	95.5%	95.5%
1985	\$1,442,217	\$589,777	\$245,491	\$64,740	-\$875,119	1.7%	62.4%
1984	\$1,067,569	\$270,837	\$174,568	\$146,160	\$409,538	93.8%	55.4%
1983	\$794,955	\$208,900	\$53,281	\$54,788	\$244,943	70.7%	39.9%
1982	\$250,791	\$137,502	\$65,390	\$40,454	\$124,769	146.8%	97.0%
1981	\$142,867	\$20,191	\$13,351	\$7,937	\$71,076	78.8%	29.0%
1980	\$28,959	\$0	\$0	\$0	\$14,480	50.0%	0.0%
1979	\$617	\$0	\$0	-\$10	\$309	48.5%	-1.6%
1978	\$1,489	\$0	\$0	\$21	\$745	51.4%	1.4%
1977	\$57	\$0	\$0	\$0	\$29	50.9%	0.0%
1976	\$0	\$0	\$0	\$0	\$0	0.0%	N/A
TOTAL	\$106,899,700	\$17,608,614	\$4,925,850	\$1,070,869	\$46,302,126	65.4%	22.1%

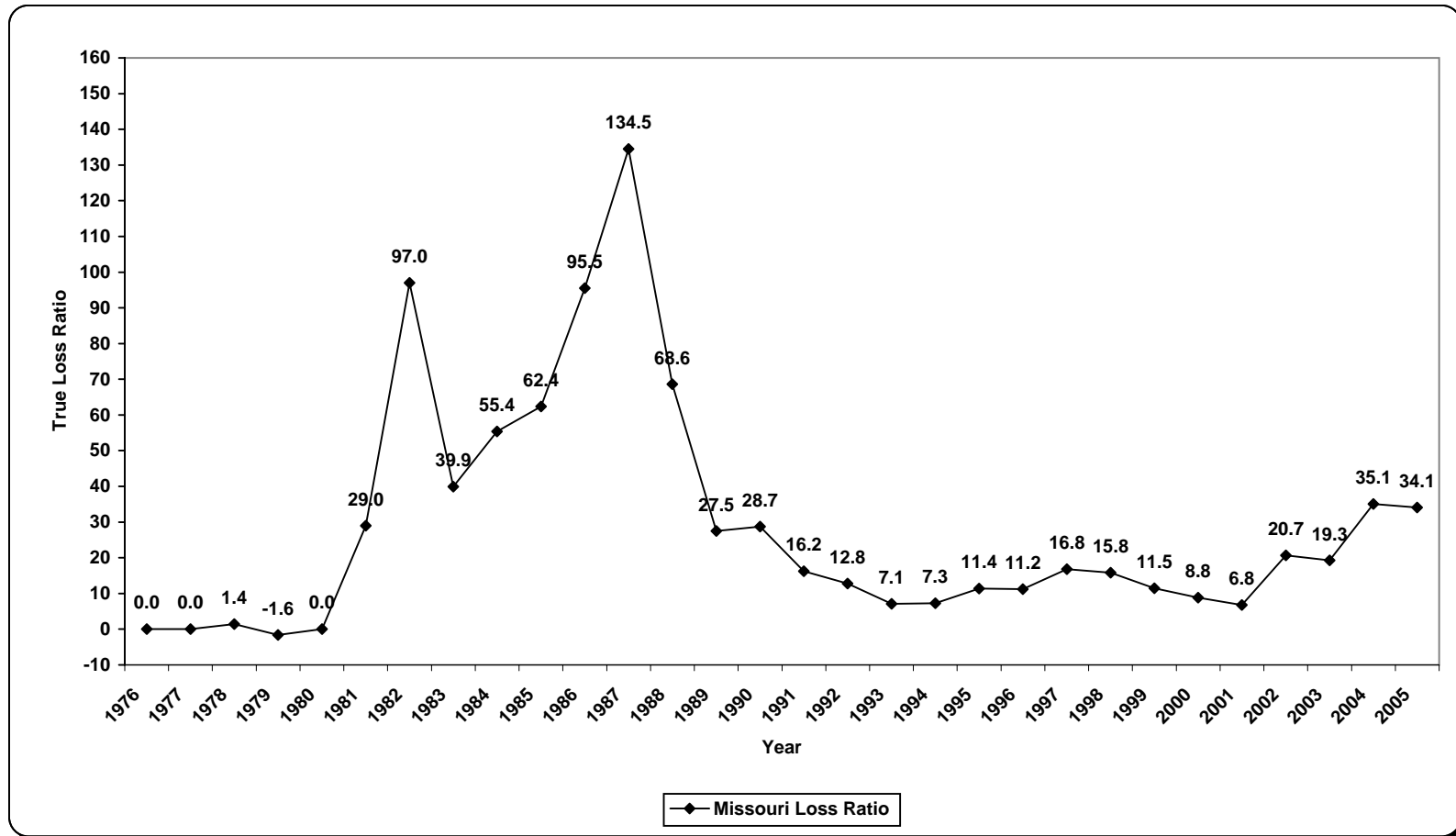
Republic Mortgage Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$496,469,166	\$132,430,253	\$28,389,906	-\$7,508,674	\$162,383,509	63.6%	30.9%
2004	\$471,980,064	\$112,522,743	\$24,887,843	-\$977,710	\$154,892,550	61.7%	28.9%
2003	\$456,499,253	\$80,459,753	\$1,413,674	-\$1,578,002	\$108,170,009	41.3%	17.6%
2002	\$423,189,576	\$49,846,199	\$7,908,297	-\$3,590,997	\$121,722,033	41.6%	12.8%
2001	\$380,621,394	\$42,644,160	-\$5,921,128	-\$1,533,001	\$190,310,697	59.2%	9.2%
2000	\$355,922,208	\$46,684,207	-\$7,763,564	\$5,476,000	\$177,961,104	62.5%	12.5%
1999	\$312,384,865	\$47,635,292	\$12,057,021	-\$2,820,000	\$156,192,432	68.2%	18.2%
1998	\$290,761,335	\$59,614,183	\$21,379,380	-\$2,990,000	\$124,557,745	69.7%	26.8%
1997	\$266,887,314	\$63,368,285	\$27,246,025	\$1,046,000	\$115,242,451	77.5%	34.3%
1996	\$223,090,164	\$53,312,203	\$29,608,482	\$1,046,000	\$96,066,264	80.7%	37.6%
1995	\$175,525,849	\$34,757,461	\$16,872,187	\$7,658,000	\$74,964,539	76.5%	33.8%
1994	\$140,843,519	\$27,976,708	\$11,206,803	\$1,012,000	\$60,152,996	71.2%	28.5%
1993	\$105,408,948	\$19,040,585	\$8,491,958	\$307,500	\$44,100,233	68.2%	26.4%
1992	\$71,582,608	\$16,290,000	\$1,566,047	-\$573,254	\$27,964,875	63.2%	24.1%
1991	\$51,934,247	\$15,923,458	\$1,279,968	\$228,606	\$17,789,711	67.8%	33.6%
1990	\$46,331,963	\$18,997,694	\$3,895,156	\$1,637,648	\$13,657,322	82.4%	52.9%
1989	\$42,613,074	\$25,206,427	-\$4,497,851	\$19,500	\$5,812,436	62.3%	48.6%
1988	\$38,249,703	\$65,689,394	\$35,142,538	\$8,120,000	\$0	284.8%	284.8%
1987	\$37,083,653	\$47,688,861	\$74,452,851	\$9,397,500	\$0	354.7%	354.7%
1986	\$36,117,492	\$42,580,663	\$69,973,586	\$8,629,500	\$0	335.5%	335.5%
1985	\$34,628,582	\$13,229,740	\$70,767,465	\$1,896,000	-\$38,907,296	135.7%	248.0%
1984	\$27,135,664	\$7,146,957	\$6,316,050	\$3,654,636	\$10,409,653	101.4%	63.1%
1983	\$20,502,316	\$5,568,852	\$3,114,105	\$1,767,997	\$7,359,185	86.9%	51.0%
1982	\$10,730,971	\$1,423,396	\$2,683,269	\$1,760,637	\$5,392,107	104.9%	54.7%
1981	\$9,488,677	\$1,371,120	\$438,389	\$370,098	\$4,768,934	73.2%	23.0%
1980	\$7,009,012	\$661,404	\$296,702	\$23,711	\$3,522,116	64.3%	14.0%
1979	\$6,827,382	\$517,969	\$9,273	\$19,557	\$3,413,691	58.0%	8.0%
1978	\$5,258,983	\$459,456	\$87,760	\$40,979	\$2,629,492	61.2%	11.2%
1977	\$3,338,646	\$328,588	\$87,266	\$33,329	\$1,669,323	63.5%	13.5%
1976	\$2,142,079	\$173,485	-\$27,797	\$19,193	\$1,071,040	57.7%	7.7%
TOTAL	\$4,550,558,707	\$1,033,549,496	\$441,361,661	\$32,592,753	\$1,653,269,151	69.5%	33.1%

REPUBLIC MORTGAGE INSURANCE COMPANY

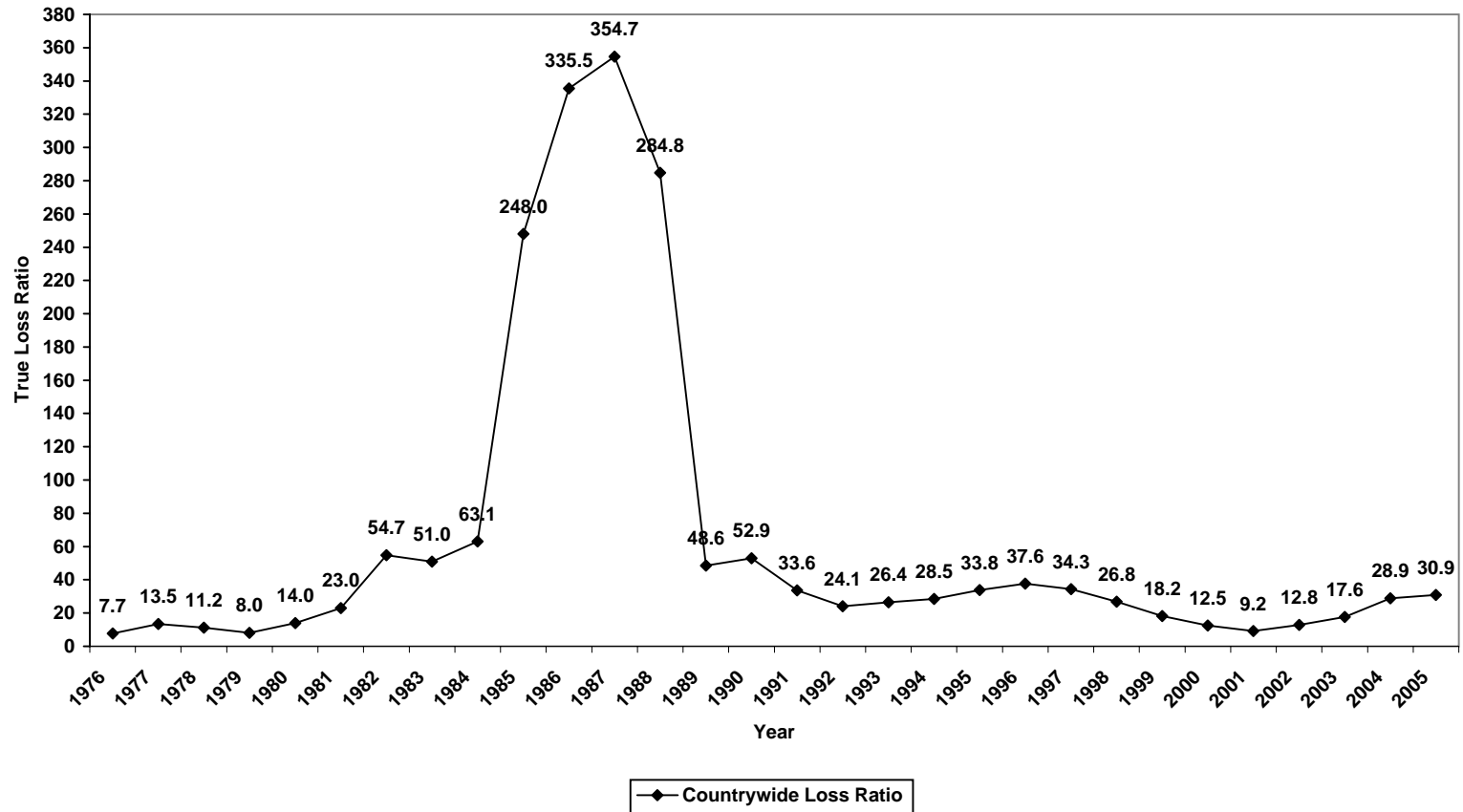
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for 1976

REPUBLIC MORTGAGE INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1976 - 2005



Triad Guaranty Insurance Corporation

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$748,850	\$99,293	\$17,793	\$2,632	\$374,425	66.0%	16.0%
2004	\$626,012	\$57,036	-\$40,242	\$560	\$313,006	52.8%	2.8%
2003	\$581,454	\$36,861	-\$8,362	-\$894	\$290,727	54.7%	4.7%
2002	\$583,506	\$119,702	\$19,400	\$2,314	\$291,753	74.2%	24.2%
2001	\$447,861	\$187,197	-\$66,033	-\$6,785	\$223,930	75.5%	25.5%
2000	\$424,441	\$135,068	-\$91,842	\$3,082	\$212,221	60.9%	10.9%
1999	\$434,929	\$108,062	\$104,773	-\$6,047	\$217,465	97.5%	47.5%
1998	\$468,154	\$135,353	-\$19,710	-\$6,816	\$234,077	73.2%	23.2%
1997	\$436,772	\$83,889	\$11,454	-\$3,356	\$218,386	71.1%	21.1%
1996	\$359,469	\$0	\$28,167	\$2,032	\$179,735	58.4%	8.4%
1995	\$307,838	\$26,318	-\$15,625	\$13,682	\$153,919	57.9%	7.9%
1994	\$171,375	\$10,663	-\$9,447	\$14,445	\$85,688	59.1%	9.1%
1993	\$79,772	\$0	\$18,100	\$5,118	\$39,886	79.1%	29.1%
1992	\$71,805	\$0	\$9,004	\$1,656	\$35,903	64.8%	14.8%
1991	\$38,112	\$0	-\$836	-\$179	\$19,056	47.3%	-2.7%
1990	\$20,529	\$11,328	-\$321	\$1,399	\$10,264	110.4%	60.4%
1989	\$15,225	\$0	\$0	\$1,157	\$0	7.6%	7.6%
1988	\$557	\$0	\$0	\$0	\$279	50.1%	0.0%
TOTAL	\$5,816,661	\$1,010,770	-\$43,727	\$24,000	\$2,900,720	66.9%	17.0%

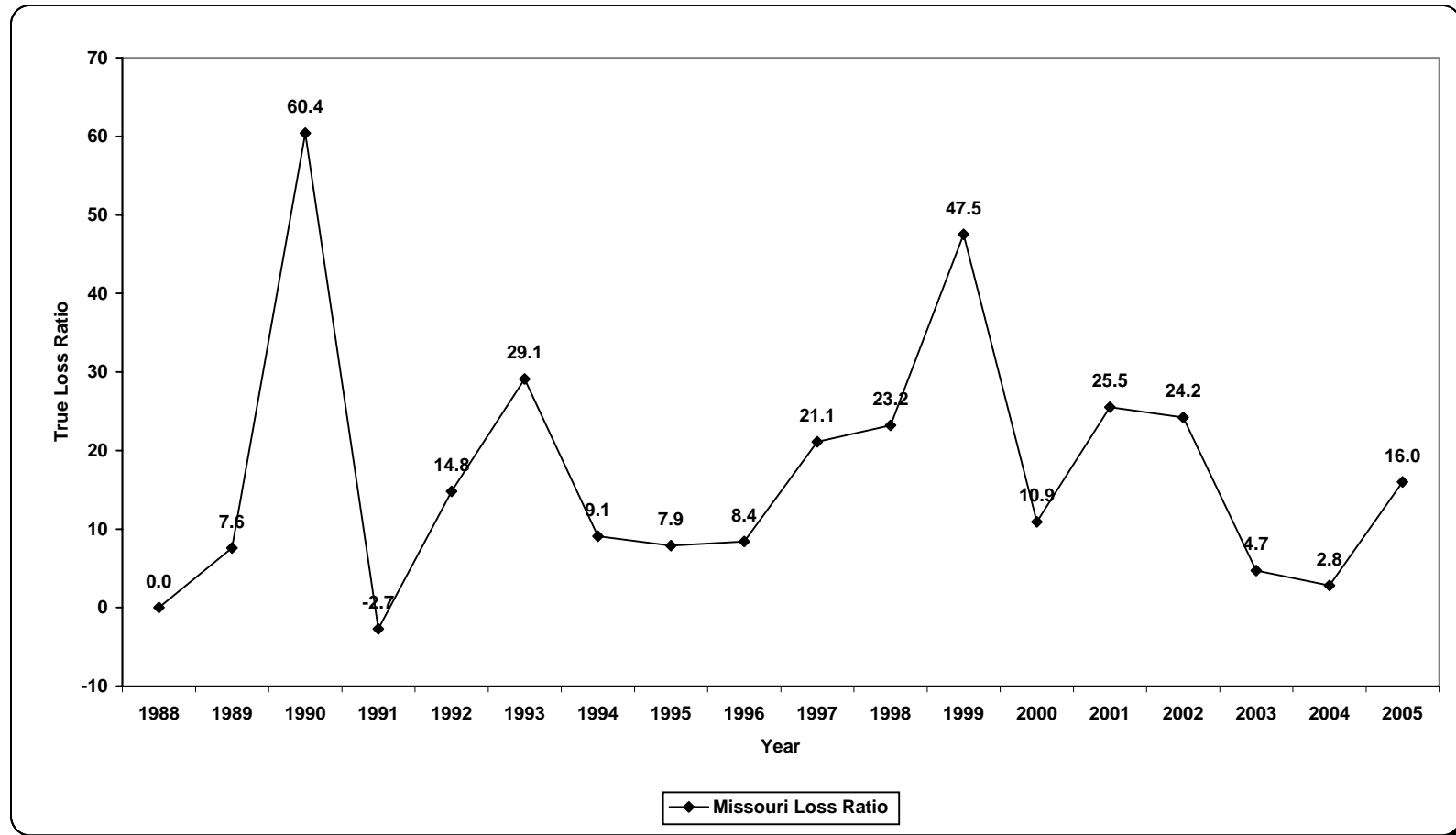
Triad Guaranty Insurance Corporation

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$209,708,167	\$48,826,491	\$6,083,998	\$7,211,304	\$104,854,084	79.6%	29.6%
2004	\$176,382,783	\$28,336,051	\$3,142,352	\$408,614	\$88,191,392	68.1%	18.1%
2003	\$146,955,309	\$17,540,939	\$2,511,157	\$388,670	\$73,477,655	63.9%	13.9%
2002	\$123,324,272	\$10,302,961	\$442,305	\$535,353	\$61,667,136	59.2%	9.1%
2001	\$94,832,727	\$5,687,440	\$625,168	\$869,440	\$47,416,364	57.6%	7.6%
2000	\$76,764,429	\$7,026,706	-\$3,012,963	\$0	\$38,382,215	55.2%	5.2%
1999	\$65,601,589	\$4,265,813	\$2,604,195	\$1	\$32,800,795	60.5%	10.5%
1998	\$53,904,746	\$3,542,855	\$3,138,532	\$70,685	\$26,952,373	62.5%	12.5%
1997	\$40,310,901	\$2,417,435	\$2,211,524	\$457,442	\$20,155,451	62.6%	12.6%
1996	\$27,018,656	\$1,485,262	\$1,224,375	\$2,137,361	\$13,509,328	67.9%	17.9%
1995	\$19,698,519	\$1,095,491	\$761,891	\$672,531	\$9,849,260	62.8%	12.8%
1994	\$15,044,177	\$466,091	\$511,526	\$508,473	\$7,522,089	59.9%	9.9%
1993	\$10,807,701	\$488,913	\$234,140	\$681,621	\$5,403,851	63.0%	13.0%
1992	\$6,633,876	\$290,273	\$0	\$282,500	\$3,316,938	58.6%	8.6%
1991	\$3,139,749	\$186,067	\$225,179	-\$26,147	\$1,569,874	62.3%	12.3%
1990	\$1,513,119	\$63,944	-\$33,064	\$120,583	\$756,560	60.0%	10.0%
1989	\$817,235	\$0	\$38,949	\$51,094	\$534,948	76.5%	11.0%
1988	\$181,283	\$0	\$0	\$10,000	\$98,241	59.7%	5.5%
TOTAL	\$1,072,639,238	\$132,022,732	\$20,709,264	\$14,379,525	\$536,458,554	65.6%	15.6%

TRIAD GUARANTY INSURANCE CORPORATION

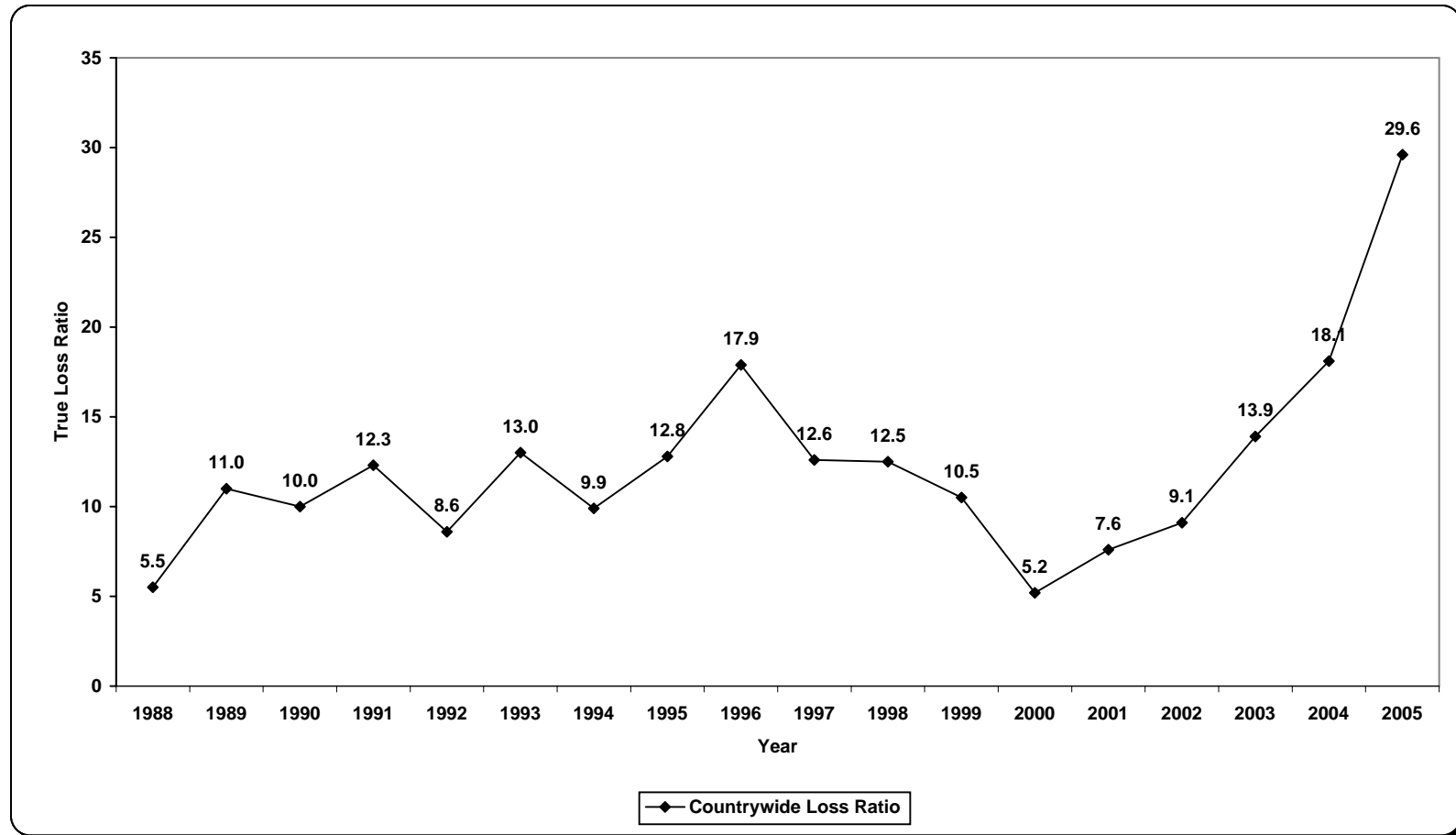
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for 1976 - 1987

TRIAD GUARANTY INSURANCE CORPORATION

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business for 1976 - 1987

United Guaranty Mortgage Indemnity Company

Missouri Residential Experience

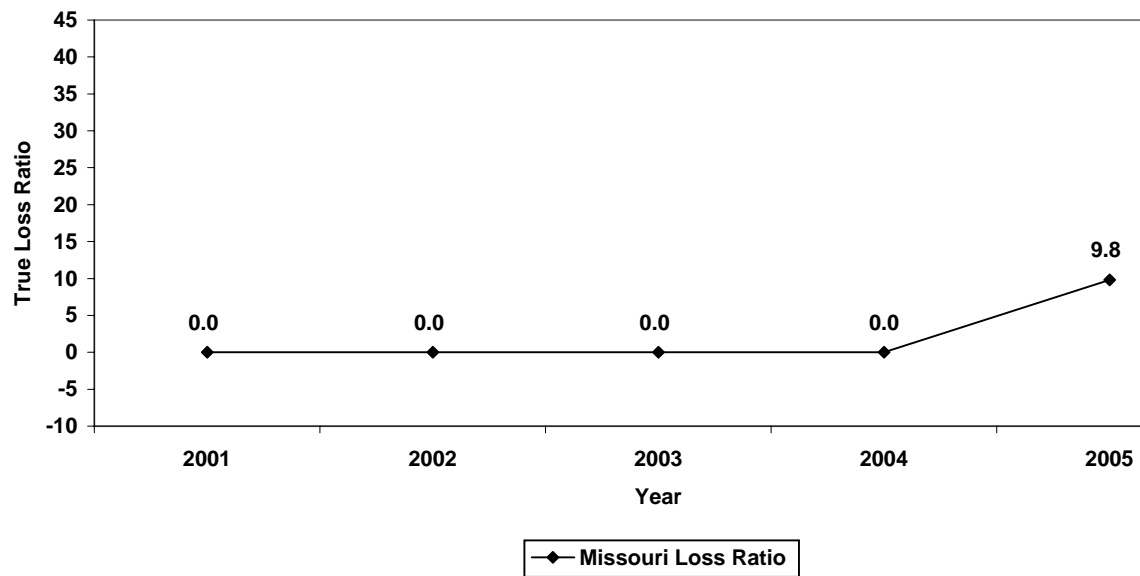
YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$281,351	\$0	\$24,044	\$3,646	\$141,406	60.1%	9.8%
2004	\$133,579	\$0	\$0	\$0	\$66,415	49.7%	0.0%
2003	\$21,203	\$0	\$0	\$0	\$9,596	45.3%	0.0%
2002	\$1,625	\$0	\$0	\$0	\$705	43.4%	0.0%
2001	\$262	\$0	\$0	\$0	\$98	37.4%	0.0%
TOTAL	\$438,020	\$0	\$24,044	\$3,646	\$218,220	56.1%	6.3%

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$31,195,090	\$3,294,681	\$4,086,091	\$639,194	\$15,678,593	76.0%	25.7%
2004	\$20,828,707	\$3,690,832	-\$734,746	-\$110,212	\$10,356,035	63.4%	13.7%
2003	\$20,892,166	\$3,457,394	\$644,695	\$96,704	\$9,455,258	65.4%	20.1%
2002	\$24,057,719	\$2,922,974	\$2,160,434	\$80,220	\$10,444,195	64.9%	21.5%
2001	\$23,349,123	\$505,540	\$2,959,119	\$488,336	\$8,747,129	54.4%	16.9%
TOTAL	\$120,322,805	\$13,871,421	\$9,115,593	\$1,194,242	\$54,681,210	65.5%	20.1%

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY

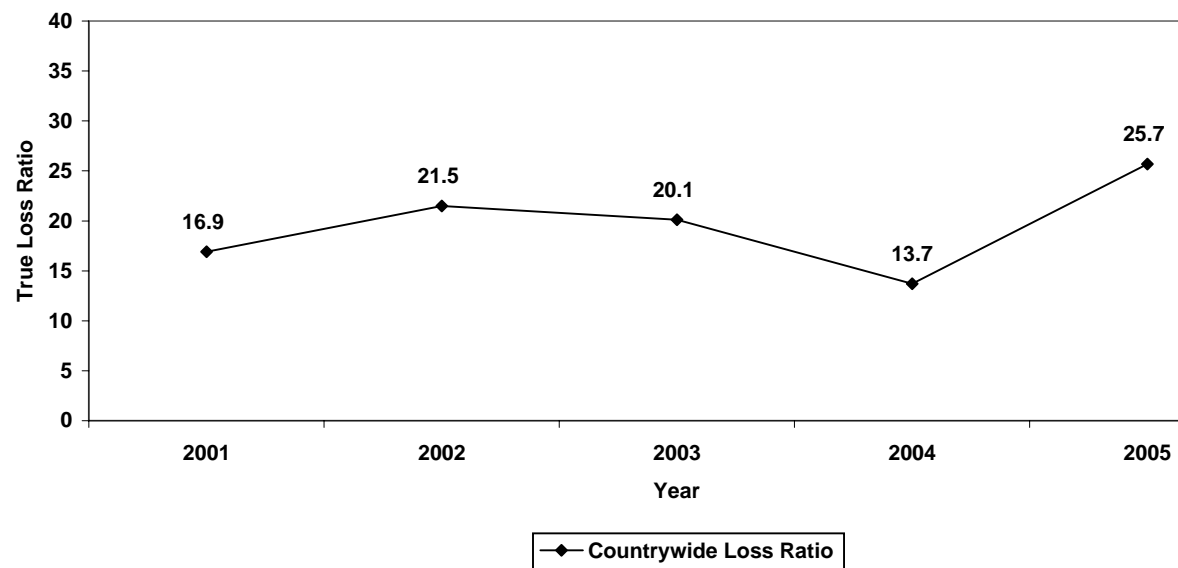
Loss Ratio of Missouri Residential Experience 1976 - 2005



No data reported in Missouri for years 1976 - 2000

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business for 1976 - 2000

United Guaranty Residential Insurance Company

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$13,568,646	\$3,576,188	\$1,182,147	-\$1,183,788	\$3,633,817	53.1%	26.3%
2004	\$12,455,728	\$2,145,206	\$1,364,455	-\$521,404	\$10,637,729	109.4%	24.0%
2003	\$10,646,877	\$1,669,717	\$658,677	-\$691,952	\$2,488,841	38.7%	15.4%
2002	\$9,875,320	\$1,242,034	\$276,661	\$355,342	\$3,275,882	52.1%	19.0%
2001	\$9,406,600	\$633,192	\$1,044,126	-\$354,341	\$3,372,355	49.9%	14.1%
2000	\$8,302,204	\$553,246	\$268,318	-\$239,521	\$3,138,089	44.8%	7.0%
1999	\$7,107,118	\$326,522	\$190,397	\$268,761	\$2,889,979	51.7%	11.1%
1998	\$6,572,981	\$459,571	\$54,811	-\$41,796	\$2,848,243	50.5%	7.2%
1997	\$6,173,862	\$426,824	\$639,416	\$173,029	\$2,445,001	59.7%	20.1%
1996	\$5,452,037	\$156,448	\$106,674	\$292,432	\$2,586,862	57.6%	10.2%
1995	\$4,254,268	\$104,028	\$128,974	\$348,796	\$2,082,278	62.6%	13.7%
1994	\$3,172,338	\$193,209	-\$98,716	\$17,352	\$1,561,455	52.7%	3.5%
1993	\$2,495,456	\$337,403	\$18,020	-\$74,744	\$1,233,247	60.7%	11.2%
1992	\$2,145,543	\$434,941	-\$138,884	\$59,244	\$594,171	44.3%	16.6%
1991	\$1,574,739	\$365,950	\$12,659	\$33,979	\$290,904	44.7%	26.2%
1990	\$1,259,313	\$507,131	-\$19,734	-\$16,989	\$43,269	40.8%	37.4%
1989	\$1,147,306	\$446,089	\$184,717	-\$53,918	\$8,426	51.0%	50.3%
1988	\$1,177,706	\$641,985	-\$516,400	-\$241,895	\$0	-9.9%	-9.9%
1987	\$1,303,794	\$1,119,771	-\$17,979	\$94,440	-\$561,430	48.7%	91.8%
1986	\$1,399,999	\$511,666	\$244,572	\$65,256	-\$631,882	13.5%	58.7%
1985	\$1,262,909	\$362,032	\$260,200	\$92,241	-\$710,428	0.3%	56.6%
1984	\$1,242,501	\$472,347	\$8,093	\$5,760	\$621,251	89.1%	39.1%
1983	\$800,469	\$647,676	-\$60,471	-\$34,579	\$57,723	76.2%	69.0%
1982	\$789,554	\$553,838	\$225,321	\$79,840	-\$193,827	84.2%	108.8%
1981	\$838,850	\$364,180	\$152,225	\$66,102	\$429,425	120.6%	69.4%
1980	\$874,610	\$192,482	\$71,268	\$30,909	\$437,305	83.7%	33.7%
1979	\$1,048,272	\$96,766	\$57,230	\$12,847	\$524,136	65.9%	15.9%
1978	\$912,802	\$49,137	\$36,220	\$23,656	\$456,401	61.9%	11.9%
1977	\$633,395	\$65,249	\$1,318	\$2,813	\$316,698	61.0%	11.0%
1976	\$462,226	\$59,317	-\$14,777	\$5,331	\$231,113	60.8%	10.8%
TOTAL	\$118,357,423	\$18,714,145	\$6,319,538	-\$1,426,797	\$44,107,033	57.2%	19.9%

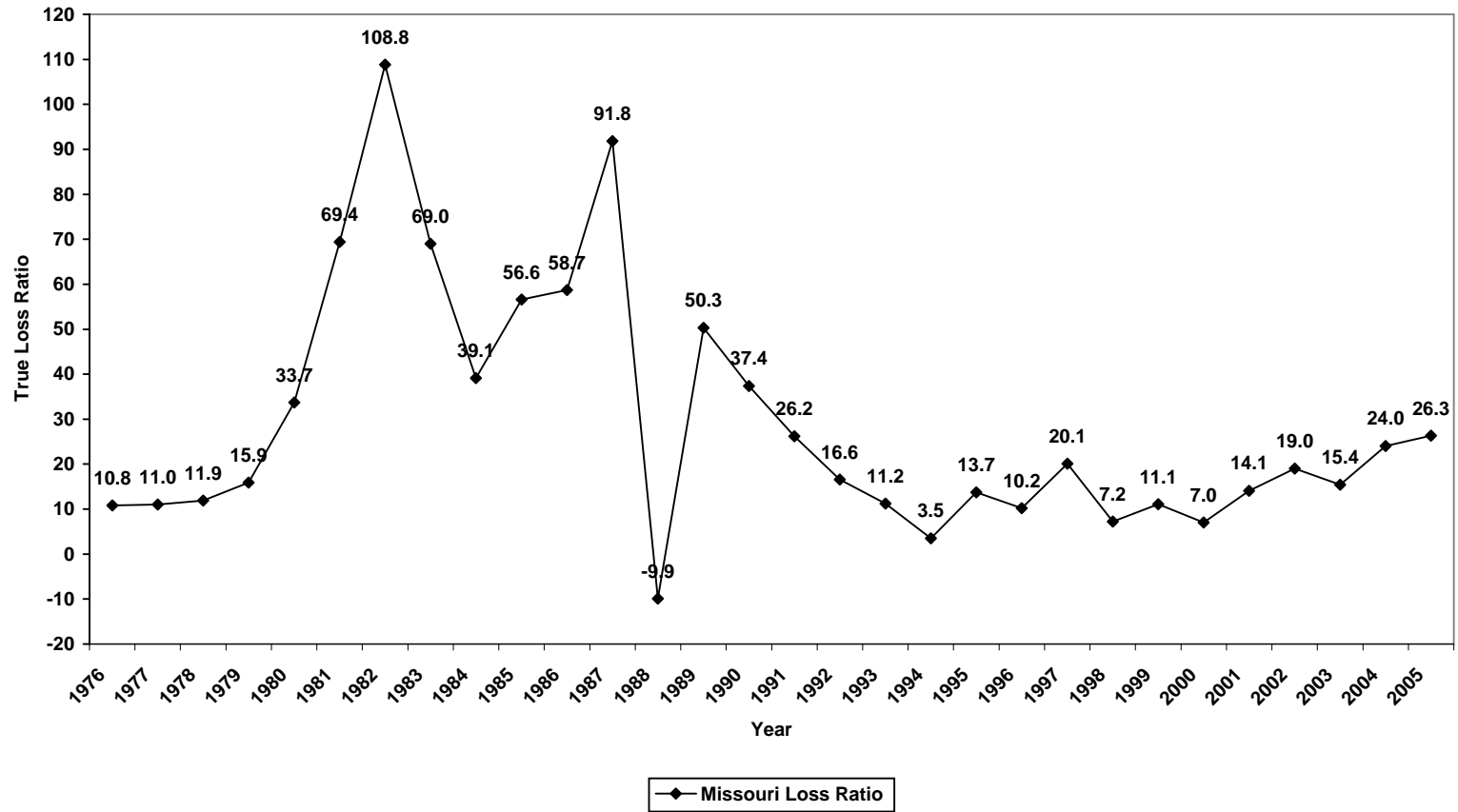
United Guaranty Residential Insurance Company

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$581,088,482	\$114,437,198	\$15,334,008	-\$45,364,214	\$155,621,197	41.3%	14.5%
2004	\$580,565,623	\$98,345,396	\$20,852,005	-\$29,607,241	\$495,828,086	100.8%	15.4%
2003	\$550,747,715	\$72,690,416	\$37,643,235	-\$51,953,971	\$128,744,178	34.0%	10.6%
2002	\$545,623,441	\$57,043,648	\$7,641	\$19,451,437	\$180,996,461	47.2%	14.0%
2001	\$532,017,229	\$40,321,311	\$58,983,050	-\$29,744,735	\$190,733,191	48.9%	13.1%
2000	\$482,897,610	\$38,072,670	\$29,316,317	-\$17,893,632	\$182,526,912	48.0%	10.2%
1999	\$415,405,811	\$52,720,106	\$529,879	\$35,121	\$168,917,118	53.5%	12.8%
1998	\$377,450,995	\$82,790,189	\$13,224,591	-\$68,591	\$167,997,601	69.9%	25.4%
1997	\$346,590,865	\$108,328,519	\$25,405,671	\$7,734,329	\$137,819,881	80.6%	40.8%
1996	\$314,507,817	\$98,677,046	\$35,772,607	\$15,689,993	\$110,171,666	82.8%	47.7%
1995	\$244,030,986	\$70,809,013	\$25,013,729	\$11,670,671	\$100,193,179	85.1%	44.0%
1994	\$202,461,407	\$59,696,702	\$9,633,616	\$9,698,084	\$93,150,450	85.0%	39.0%
1993	\$150,178,915	\$45,947,351	\$4,155,423	-\$9,484,123	\$74,217,960	76.5%	27.0%
1992	\$122,237,816	\$37,012,899	\$46,937	\$10,716,063	\$33,851,620	66.8%	39.1%
1991	\$102,829,761	\$37,151,349	\$5,428,524	\$4,028,476	\$18,995,915	63.8%	45.3%
1990	\$93,063,395	\$53,936,402	-\$1,644,284	-\$1,631,285	\$3,197,548	57.9%	54.4%
1989	\$86,521,836	\$64,737,727	-\$9,162,758	-\$3,992,673	\$635,443	60.4%	59.6%
1988	\$80,420,740	\$99,344,238	-\$31,892,000	-\$20,700,876	\$0	58.1%	58.1%
1987	\$75,476,983	\$96,958,743	\$2,098,255	\$3,284,745	-\$32,501,326	92.5%	135.6%
1986	\$74,704,878	\$63,247,518	\$18,916,049	\$6,971,710	-\$33,717,642	74.2%	119.3%
1985	\$70,663,715	\$46,464,293	\$27,285,858	\$10,313,383	-\$39,750,693	62.7%	119.0%
1984	\$61,358,344	\$36,735,307	\$16,801,000	\$4,733,719	\$31,257,436	145.9%	95.0%
1983	\$42,148,633	\$25,547,898	\$10,775,693	\$3,013,510	\$3,039,379	100.5%	93.3%
1982	\$34,108,101	\$11,911,903	\$17,146,307	\$5,377,892	-\$8,373,153	76.4%	101.0%
1981	\$33,861,382	\$7,486,425	\$6,214,000	\$2,536,696	\$16,930,691	98.0%	48.0%
1980	\$32,351,342	\$4,165,340	\$1,826,000	\$928,012	\$16,175,671	71.4%	21.4%
1979	\$23,109,517	\$1,947,127	\$1,784,000	\$936,107	\$11,554,758	70.2%	20.2%
1978	\$12,477,387	\$1,835,772	\$1,486,000	\$757,517	\$6,238,694	82.7%	32.7%
1977	\$9,693,094	\$1,297,472	\$694,000	\$103,800	\$4,846,547	71.6%	21.6%
1976	\$7,127,849	\$1,262,090	\$461,000	\$91,043	\$3,563,925	75.5%	25.5%
TOTAL	\$6,285,721,669	\$1,530,922,068	\$344,136,353	-\$92,369,033	\$2,222,862,693	63.7%	28.4%

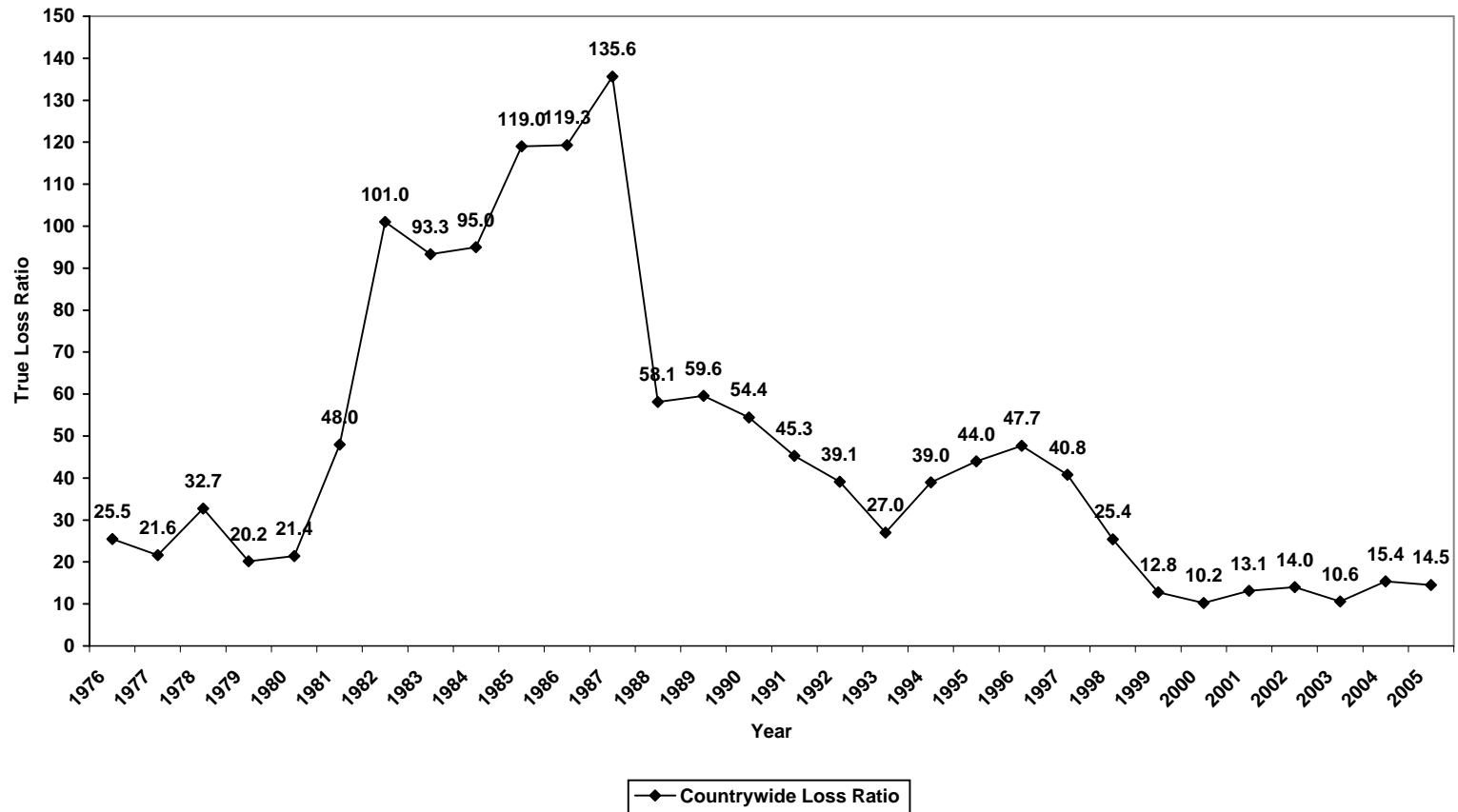
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

Loss Ratio of Missouri Residential Experience 1976 - 2005



UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

Loss Ratio of Countrywide Residential Experience 1976 - 2005



United Guaranty Residential Insurance Company Of North Carolina

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$236,616	-\$21,528	\$16,490	-\$1,088	\$120,572	48.4%	-2.6%
2004	\$202,193	\$6,937	\$4,300	\$24,850	\$55,571	45.3%	17.8%
2003	\$167,422	\$9,887	-\$6,450	-\$1,832	\$34,013	21.3%	1.0%
2002	\$213,391	\$61,011	-\$8,041	-\$5,174	\$14,715	29.3%	22.4%
2001	\$240,387	\$91,736	\$12,247	\$3,144	\$373,706	200.0%	44.6%
2000	\$307,576	\$138,865	-\$88,491	-\$69,829	\$551,446	173.0%	-6.3%
1999	\$386,049	\$52,877	-\$87,803	-\$70,909	\$234,736	33.4%	-27.4%
1998	\$498,205	\$87,385	-\$245,105	\$100,073	\$178,928	24.3%	-11.6%
1997	\$547,865	\$8,575	-\$16,216	-\$8,661	\$214,342	36.1%	-3.0%
TOTAL	\$2,799,704	\$435,745	-\$419,069	-\$29,426	\$1,778,029	63.1%	-0.5%

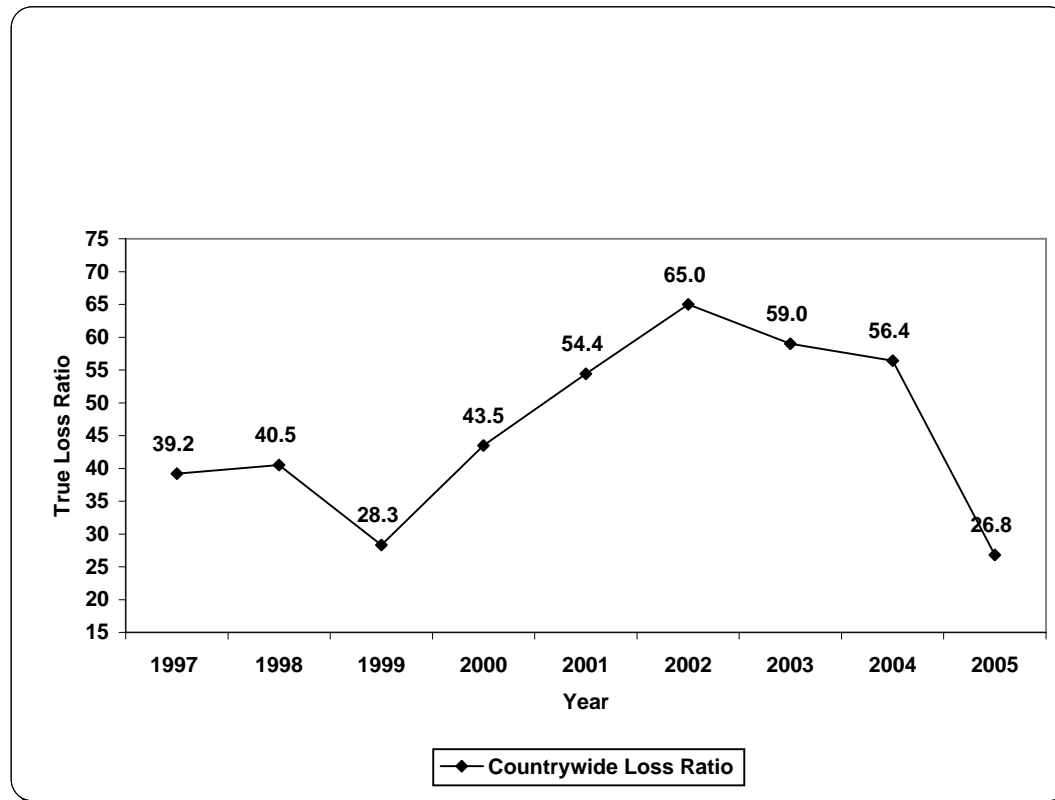
United Guaranty Residential Insurance Company Of North Carolina

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$100,476,614	\$22,291,755	\$9,857,740	-\$5,212,640	\$50,238,308	76.8%	26.8%
2004	\$69,494,640	\$23,930,083	-\$3,961,737	\$19,211,737	\$19,102,997	83.9%	56.4%
2003	\$58,129,711	\$27,960,088	-\$1,618,279	\$7,968,579	\$14,629,146	84.2%	59.0%
2002	\$54,978,982	\$25,021,871	\$7,441,069	\$3,273,831	\$3,791,642	71.9%	65.0%
2001	\$36,159,785	\$14,486,022	\$4,328,588	\$858,914	\$18,074,658	104.4%	54.4%
2000	\$25,898,634	\$11,148,729	-\$167,282	\$275,282	\$46,433,675	222.8%	43.5%
1999	\$18,151,414	\$5,908,244	-\$180,064	-\$585,462	\$8,487,722	75.1%	28.3%
1998	\$13,822,645	\$5,135,249	\$571,673	-\$110,987	\$4,970,218	76.4%	40.5%
1997	\$12,882,217	\$4,511,574	\$430,122	\$107,543	\$5,039,936	78.3%	39.2%
TOTAL	\$389,994,642	\$140,393,615	\$16,701,830	\$25,786,797	\$170,768,302	90.7%	46.9%

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA

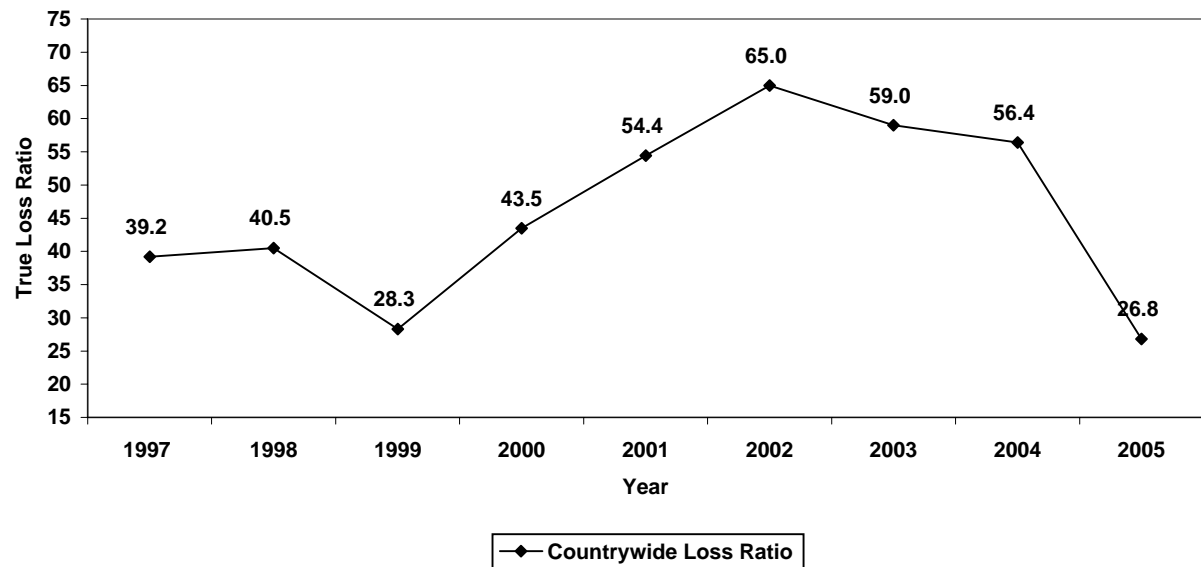
Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business for years 1976 - 1996

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA

Loss Ratio of Countrywide Residential Experience 1976 - 2005



No data reported in Missouri for countrywide business for years 1976 - 1996

Verex Assurance, Inc.

Missouri Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$6,440	-\$772	-\$2,864	-\$235	-\$5,224	-141.2%	-60.1%
2004	\$9,154	-\$983	-\$3,837	-\$267	-\$5,546	-116.2%	-55.6%
2003	\$16,072	-\$1,130	-\$8,774	-\$603	\$7,373	-19.5%	-65.4%
2002	\$33,142	\$24,777	-\$22,147	-\$2,710	\$7,211	21.5%	-0.2%
2001	\$56,446	-\$9,721	-\$25,903	-\$2,496	\$5,141	-58.4%	-67.5%
2000	\$95,578	\$37,772	-\$81,890	-\$16,777	-\$7,767	-71.8%	-63.7%
1999	\$140,172	\$25,288	-\$105,140	-\$15,654	-\$22,474	-84.2%	-68.1%
1998	\$202,032	\$77,906	-\$51,955	-\$8,195	-\$39,733	-10.9%	8.8%
1997	\$268,695	\$102,744	-\$86,914	-\$10,355	-\$63,434	-21.6%	2.0%
1996	\$356,470	\$113,749	\$40,239	\$9,723	\$0	45.9%	45.9%
1995	\$451,503	\$169,502	-\$20,711	-\$10,648	\$0	30.6%	30.6%
1994	\$576,885	\$358,503	-\$63,560	-\$11,491	\$0	49.1%	49.1%
1993	\$862,903	\$383,471	-\$57,411	\$59,945	\$0	44.7%	44.7%
1992	\$1,163,569	\$556,622	-\$164,600	\$0	\$581,785	83.7%	33.7%
1991	\$1,390,909	\$525,716	-\$6,800	\$0	\$695,455	87.3%	37.3%
1990	\$1,828,550	\$680,064	-\$46,000	\$0	\$914,275	84.7%	34.7%
1989	\$2,017,765	\$586,728	\$1,600	\$0	\$1,008,883	79.2%	29.2%
1988	\$2,225,906	\$588,414	-\$17,300	\$0	\$1,112,953	75.7%	25.7%
1987	\$2,520,494	\$756,369	\$61,900	\$0	\$1,260,247	82.5%	32.5%
1986	\$2,545,528	\$635,039	\$238,900	\$0	\$1,272,764	84.3%	34.3%
1985	\$2,284,330	\$568,276	\$67,700	\$0	\$1,142,165	77.8%	27.8%
1984	\$1,671,012	\$604,311	\$193,700	\$0	\$193,700	59.3%	47.8%
1983	\$1,038,979	\$536,957	-\$75,800	\$0	\$519,490	94.4%	44.4%
1982	\$953,114	\$534,169	\$173,500	\$0	\$102,478	85.0%	74.2%
1981	\$739,398	\$260,022	\$24,400	\$0	\$369,699	88.5%	38.5%
1980	\$818,409	\$113,464	\$8,100	\$0	\$409,205	64.9%	14.9%
1979	\$768,577	\$95,744	\$40,600	\$0	\$384,288	67.7%	17.7%
1978	\$656,803	\$7,090	\$59,300	\$0	\$328,401	60.1%	10.1%
1977	\$432,720	\$66,676	-\$52,000	\$0	\$216,360	53.4%	3.4%
1976	\$240,959	\$64,272	\$8,100	\$0	\$120,479	80.0%	30.0%
TOTAL	\$26,372,514	\$8,461,039	\$24,433	-\$9,763	\$10,508,174	72.0%	32.1%

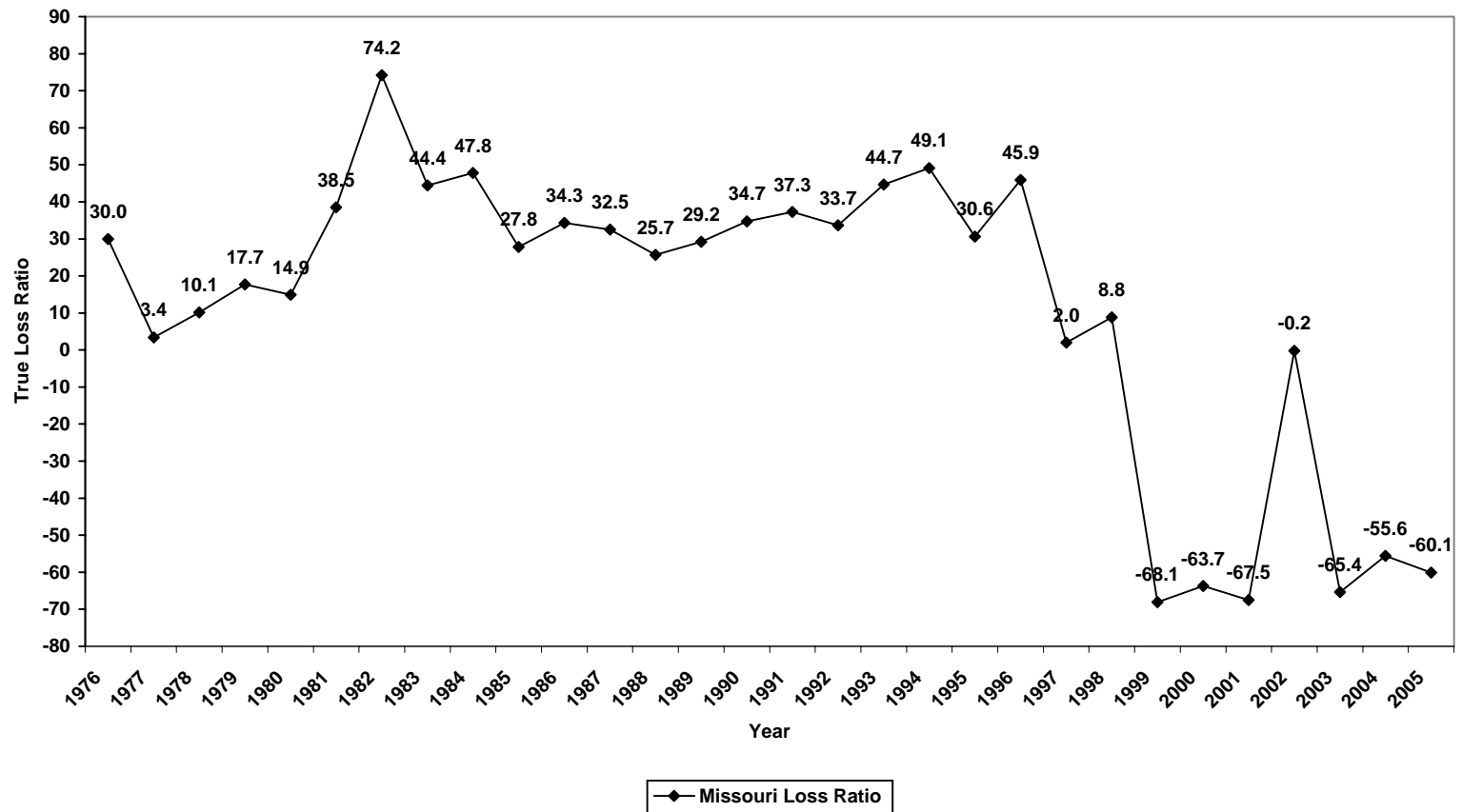
Verex Assurance, Inc.

Countrywide Residential Experience

YEARS	PREMIUM EARNED	LOSSES PAID	CHANGE IN OUTSTANDING CLAIM RESERVE	CHANGE IN IBNR RESERVE	CHANGE IN CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
2005	\$316,996	\$148,026	-\$338,661	-\$27,822	-\$257,149	-150.0%	-68.9%
2004	\$484,065	\$84,401	-\$769,639	-\$53,495	-\$293,267	-213.2%	-152.6%
2003	\$833,096	\$587,028	-\$1,587,742	-\$109,076	\$382,198	-87.3%	-133.2%
2002	\$1,511,081	\$1,044,571	-\$2,601,729	-\$318,354	\$328,763	-102.4%	-124.1%
2001	\$2,434,904	\$1,808,814	-\$3,542,395	-\$341,290	\$221,752	-76.1%	-85.2%
2000	\$4,332,176	\$6,859,991	-\$8,628,528	-\$1,767,705	-\$352,052	-89.8%	-81.6%
1999	\$6,968,655	\$7,378,770	-\$8,276,981	-\$1,232,372	-\$1,117,300	-46.6%	-30.6%
1998	\$9,721,057	\$11,281,526	-\$5,608,509	-\$884,588	-\$1,911,806	29.6%	49.3%
1997	\$13,133,587	\$16,340,531	-\$9,247,367	-\$1,101,712	-\$3,100,582	22.0%	45.6%
1996	\$16,474,408	\$18,219,856	\$4,291,642	\$1,037,041	\$0	142.9%	142.9%
1995	\$20,464,892	\$27,622,695	-\$2,474,448	-\$1,272,145	\$0	116.7%	116.7%
1994	\$26,052,711	\$50,051,956	-\$10,805,023	-\$1,954,223	\$0	143.1%	143.1%
1993	\$39,563,016	\$62,024,640	-\$6,965,685	\$6,666,501	\$0	156.0%	156.0%
1992	\$53,108,555	\$67,540,280	-\$16,119,000	\$0	\$0	96.8%	96.8%
1991	\$66,727,221	\$71,316,961	-\$10,871,000	\$0	\$33,363,611	140.6%	90.6%
1990	\$77,579,601	\$102,488,260	-\$28,805,000	-\$1,660,000	-\$5,596,207	85.6%	92.8%
1989	\$92,258,631	\$138,171,155	-\$25,996,000	-\$792,000	\$46,279,316	170.9%	120.7%
1988	\$115,435,104	\$172,056,631	-\$41,189,000	-\$926,000	\$57,717,552	162.6%	112.6%
1987	\$130,074,283	\$153,241,173	\$48,895,000	\$3,853,000	\$65,037,142	208.4%	158.4%
1986	\$118,843,023	\$90,479,856	\$37,328,000	\$0	\$59,421,512	157.5%	107.5%
1985	\$121,397,924	\$86,878,231	\$16,999,000	\$0	\$5,156,991	89.8%	85.6%
1984	\$97,816,803	\$47,999,165	\$47,024,000	\$0	\$47,024,000	145.2%	97.1%
1983	\$53,896,465	\$28,299,189	\$2,840,000	\$0	\$14,672,805	85.0%	57.8%
1982	\$41,257,694	\$17,091,878	\$13,647,000	\$0	\$1,556,823	78.3%	74.5%
1981	\$37,090,574	\$7,291,220	\$2,748,000	\$0	\$17,130,077	73.3%	27.1%
1980	\$34,333,596	\$4,007,573	\$2,925,000	\$0	\$17,166,798	70.2%	20.2%
1979	\$32,947,749	\$3,147,626	\$920,000	\$0	\$16,473,874	62.3%	12.3%
1978	\$27,693,249	\$3,357,987	\$1,472,000	\$0	\$13,846,625	67.4%	17.4%
1977	\$20,928,590	\$3,442,000	\$308,000	\$0	\$10,464,295	67.9%	17.9%
1976	\$15,678,104	\$3,140,271	\$159,000	\$0	\$7,839,052	71.0%	21.0%
TOTAL	\$1,279,357,810	\$1,203,402,261	-\$4,270,065	-\$884,240	\$401,454,823	125.0%	93.7%

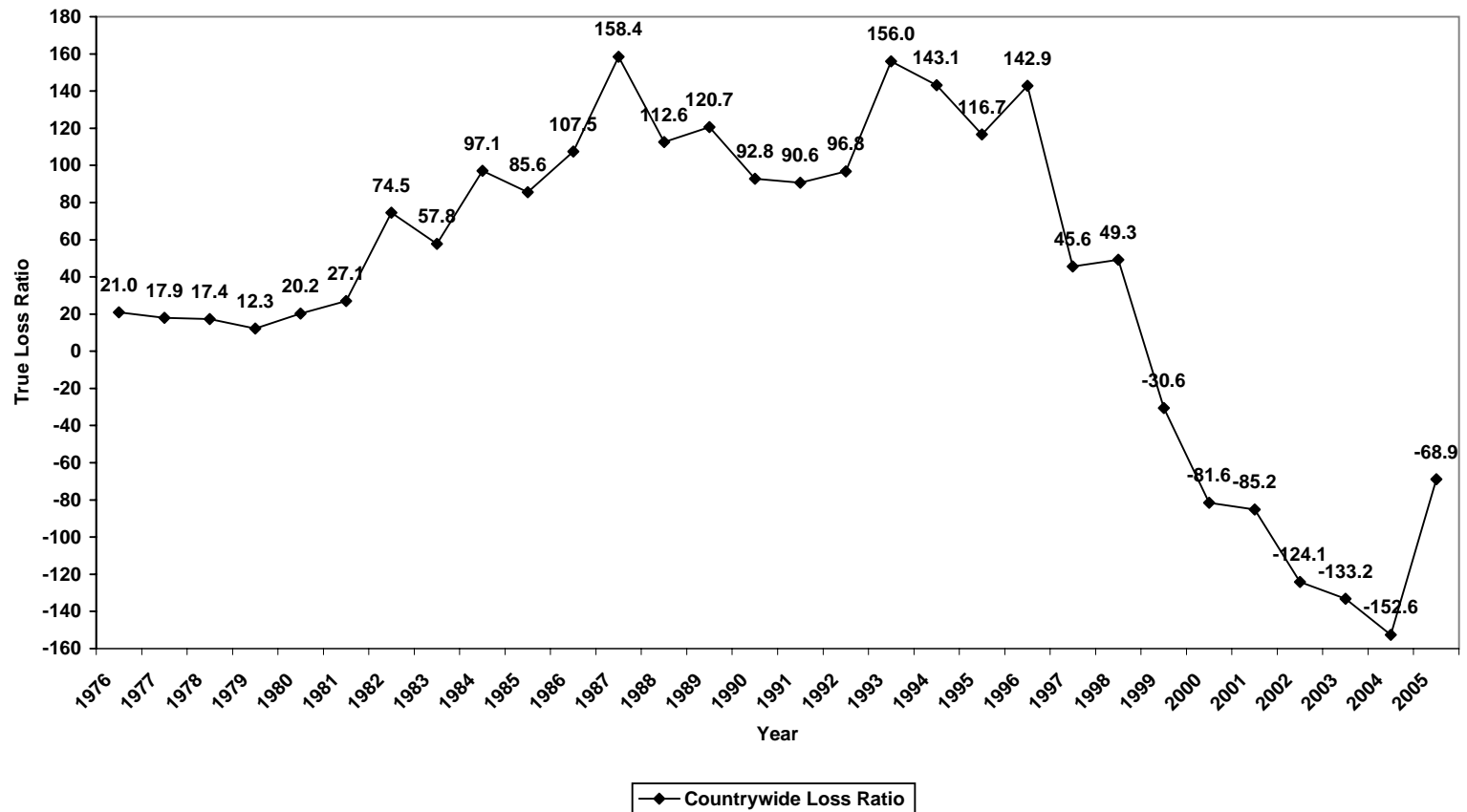
VEREX ASSURANCE, INC.

Loss Ratio of Missouri Residential Experience 1976 - 2005



VEREX ASSURANCE, INC.

Loss Ratio of Countrywide Residential Experience 1976 - 2005



SECTION III

PREMIUM RANKING

2005

Mortgage Guaranty Insurers Writing Residential Mortgage Insurance Ranked By Premium Earned in Missouri: 2005

COMPANY NAME	MISSOURI PREMIUM EARNED	MISSOURI LOSSES PAID	COUNTRYWIDE PREMIUM EARNED	COUNTRYWIDE LOSSES PAID
MORTGAGE GUARANTY INS CORP	\$24,843,552	\$16,144,518	\$24,843,552	\$16,144,518
PMI MORTGAGE INSURANCE CO	\$16,307,320	\$6,570,489	\$16,307,320	\$6,570,489
UNITED GUARANTY RESIDENTIAL INS CO	\$13,568,646	\$3,576,188	\$13,568,646	\$3,576,188
RADIAN GUARANTY INC	\$11,965,123	\$7,278,360	\$11,965,123	\$7,278,360
GENWORTH MORTGAGE INS CORP	\$11,337,411	\$3,074,628	\$11,337,411	\$3,074,628
REPUBLIC MORTGAGE INS CO	\$10,114,663	\$2,921,344	\$10,114,663	\$2,921,344
CMG MORTGAGE INS CO	\$1,180,902	\$76,835	\$1,180,902	\$76,835
TRIAD GUARANTY INS CORP	\$748,850	\$99,293	\$748,850	\$99,293
UNITED GUARANTY MORTGAGE INDEM CO	\$281,351	\$0	\$281,351	\$0
UNITED GUARANTY RESIDENTIAL INS CO NC	\$236,616	-\$21,528	\$236,616	-\$21,528
GENWORTH RESIDENTIAL INS CORP OF NC	\$13,172	\$0	\$13,172	\$0
VEREX ASSURANCE INC	\$6,440	-\$772	\$6,440	-\$772
MGIC INDEMNITY CORPORATION	\$3,667	\$7,211	\$3,667	\$7,211
GENWORTH MORTGAGE INS CORP OF NC	\$127	\$0	\$127	\$0
CMG MORTGAGE ASSURANCE CO	\$98	\$0	\$98	\$0
TOTAL	\$90,607,938	\$39,726,566	\$90,607,938	\$39,726,566

Residential Mortgage Guaranty Business In Missouri

Summary By Company For Years 1976 – 2005

COMPANY NAME	PREMIUM EARNED	LOSSES PAID	OUTSTANDING CLAIM RESERVE	IBNR RESERVE	CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
MORTGAGE GUARANTY INSURANCE CORP	\$234,483,376	\$65,188,833	\$18,499,228	\$1,748,072	\$72,941,197	67.5%	36.4%
GENWORTH MORTGAGE INS CORP	\$165,616,372	\$23,623,310	-\$1,883,537	-\$612,949	-\$28,439,684	-4.4%	12.8%
UNITED GUARANTY RESIDENTIAL INS CO	\$118,357,423	\$18,714,145	\$6,319,538	-\$1,426,797	\$44,107,033	57.2%	19.9%
PMI MORTGAGE INSURANCE CO	\$111,493,979	\$27,748,888	\$32,367,765	\$5,937,359	\$245,076,287	279.1%	59.2%
REPUBLIC MORTGAGE INSURANCE COMPANY	\$106,899,700	\$17,608,614	\$4,925,850	\$1,070,869	\$46,302,126	65.4%	22.1%
RADIAN GUARANTY INC	\$61,912,242	\$25,775,787	\$10,034,818	\$9,446,442	\$10,323,234	89.8%	73.1%
WISCONSIN MORTGAGE ASSURANCE CO	\$41,787,443	\$15,687,454	\$1,721,129	\$97,920	\$9,537,255	64.7%	41.9%
VEREX ASSURANCE INCORPORATED	\$26,372,514	\$8,461,039	\$24,433	-\$9,763	\$10,508,174	72.0%	32.1%
INVESTORS MORTGAGE INS CO	\$9,788,763	\$2,654,633	\$560,481	\$603,275	\$11,325,956	154.7%	39.0%
AMERIN GUARANTY CORPORATION	\$8,680,304	\$817,768	-\$9,628	-\$5,748	\$582,924	16.0%	9.2%
GENWORTH MORTGAGE INS CORP OF NC	\$7,886,732	\$1,095,475	\$542,654	\$88,539	\$2,818,764	57.6%	21.9%
TMIC INSURANCE COMPANY INC	\$7,592,626	\$8,629,425	\$6,972,237	\$91,838	\$265,253	210.2%	206.7%
TRIAD GUARANTY INSURANCE CORP	\$5,816,661	\$1,010,770	-\$43,727	\$24,000	\$2,900,720	66.9%	17.0%
UNITED GUARANTY RESIDENTIAL INS CO NC	\$2,799,704	\$435,745	-\$419,069	-\$29,426	\$1,778,029	63.1%	-0.5%
GENWORTH RESIDENTIAL INS CORP OF NC	\$994,426	\$97,263	-\$36,101	\$42,000	\$240,846	34.6%	10.4%
UNITED GUARANTY MORTGAGE INDEMNITY CO	\$438,020	\$0	\$24,044	\$3,646	\$218,220	56.1%	6.3%
PRIVATE RESIDENTIAL MORTGAGE INS CORP	\$327,823	\$7,709	\$198	\$16,999	\$96,485	37.0%	7.6%
NATIONAL ALLIANCE INSURANCE CO	\$222,433	\$104,408	\$33,885	\$2,399	\$134,845	123.9%	63.3%
PMI INSURANCE COMPANY	\$122,101	\$33,727	-\$18,944	\$4,577	\$2,552	17.9%	15.9%
MGIC ASSURANCE CORPORATION	\$103,393	\$0	\$0	\$0	\$48,331	46.7%	0.0%
GENERAL ELECTRIC GUARANTY INS CORP	\$3,147	\$0	\$1,596	\$0	\$737	74.1%	50.7%
INVESTORS EQUITY INSURANCE CO, INC	\$1,457	\$0	-\$3	\$182	\$1,311	102.3%	12.3%
AMERICAN SAFETY CASUALTY INS CO	\$773	\$9,700	-\$1,123	-\$38	\$43	1110.2%	1104.7%
RESIDENTIAL GUARANTY CO	\$0	\$0	\$0	\$0	\$0	N/A	N/A
COMMERCIAL LOAN INSURANCE CORP	\$0	\$0	\$0	\$0	\$0	N/A	N/A
NATIONAL UNION FIRE INS CO OF PA	-\$108	\$0	\$0	\$0	\$0	0.0%	0.0%
TOTAL	\$911,701,304	\$217,704,693	\$79,615,724	\$17,093,396	\$430,770,638	81.7%	34.5%

Residential Mortgage Guaranty Business Countrywide

Summary By Company For Years 1976 – 2005

COMPANY NAME	PREMIUM EARNED	LOSSES PAID	OUTSTANDING CLAIM RESERVE	IBNR RESERVE	CONTINGENCY RESERVE	LOADED LOSS RATIO	TRUE LOSS RATIO
MORTGAGE GUARANTY INSURANCE CORP	\$13,185,555,919	\$2,957,849,909	\$965,574,308	\$116,317,268	\$4,735,488,904	66.6%	30.6%
GENWORTH MORTGAGE INS CORP	\$9,506,270,367	\$3,490,615,511	\$154,920,335	\$5,516,783	-\$1,728,047,442	20.2%	38.4%
PMI MORTGAGE INSURANCE CO	\$7,924,297,327	\$2,613,093,588	\$3,117,980,675	\$453,150,189	\$16,142,569,166	281.8%	78.0%
UNITED GUARANTY RESIDENTIAL INS CO	\$6,285,721,669	\$1,530,922,068	\$344,136,353	-\$92,369,033	\$2,222,862,693	63.7%	28.4%
RADIAN GUARANTY INC	\$5,837,048,430	\$1,811,672,330	\$546,861,822	\$484,599,563	\$2,524,783,573	92.0%	48.7%
REPUBLIC MORTGAGE INSURANCE COMPANY	\$4,550,558,707	\$1,033,549,496	\$441,361,661	\$32,592,753	\$1,653,269,151	69.5%	33.1%
WISCONSIN MORTGAGE ASSURANCE CO	\$1,794,265,761	\$1,059,476,158	\$218,046,066	\$9,350,001	\$227,772,241	84.4%	71.7%
VEREX ASSURANCE INCORPORATED	\$1,279,357,810	\$1,203,402,261	-\$4,270,065	-\$884,240	\$401,454,823	125.0%	93.7%
TRIAD GUARANTY INSURANCE CORP	\$1,072,639,238	\$132,022,732	\$20,709,264	\$14,379,525	\$536,458,554	65.6%	15.6%
AMERIN GUARANTY CORPORATION	\$726,504,620	\$107,763,428	-\$982,747	\$1,017,252	-\$426,554	14.8%	14.8%
INVESTORS MORTGAGE INS CO	\$644,229,054	\$256,872,590	\$20,472,306	\$20,494,602	\$655,851,894	148.0%	46.2%
TMIC INSURANCE COMPANY INC	\$535,492,716	\$257,945,585	\$882,602,691	\$9,738,678	\$47,174,272	223.6%	214.8%
UNITED GUARANTY RESID. INS CO NC	\$389,994,642	\$140,393,615	\$16,701,830	\$25,786,797	\$170,768,302	90.7%	46.9%
GENWORTH MORTGAGE INS CORP OF NC	\$360,359,259	\$164,603,526	\$71,690,822	\$10,692,293	\$32,517,980	77.6%	68.5%
GENWORTH RESIDENTIAL INS CORP OF NC	\$248,222,481	\$154,698,634	\$5,316,969	\$1,620,616	-\$3,979,781	63.5%	65.1%
UNITED GUARANTY MORTGAGE INDEM CO	\$120,322,805	\$13,871,421	\$9,115,593	\$1,194,242	\$54,681,210	65.5%	20.1%
PRIVATE RESIDENTIAL MORTGAGE INS CORP	\$32,984,708	\$4,834,932	\$1,191,487	\$1,551,489	\$10,374,136	54.4%	23.0%
NATIONAL ALLIANCE INSURANCE CO	\$31,530,963	\$9,285,092	\$5,728,902	\$643,673	\$30,660,742	146.9%	49.7%
UNITED GUARANTY RESID. INS CO - LA	\$21,975,300	\$1,638,351	-\$475,000	\$270,930	\$10,987,651	56.5%	6.5%
PMI INSURANCE COMPANY	\$19,607,153	\$75,187,450	-\$21,147,401	-\$1,406,000	\$42,601,057	485.7%	268.4%
MGIC ASSURANCE CORPORATION	\$13,064,586	\$3,203,192	\$2,055,221	\$200,000	\$5,475,764	83.7%	41.8%
FG INSURANCE CORPORATION	\$5,699,920	\$6,965,852	\$256,140	\$79,119	\$2,844,223	178.0%	128.1%
INVESTORS EQUITY INSURANCE CO, INC	\$2,229,135	\$740,124	-\$982,646	-\$737,825	\$1,247,131	12.0%	-44.0%
PEAK PROPERTY AND CASUALTY INS CORP	\$1,266,763	\$6,490,907	-\$4,833,540	-\$716,340	\$224,279	92.0%	74.3%
GENERAL ELEC HOME EQUITY INS CORP OF NC	\$699,738	\$531,919	-\$240,168	-\$213,784	-\$3,016	10.7%	11.1%
AMERICAN SAFETY CASUALTY INS CO	\$591,324	\$2,460,835	-\$1,502,982	\$19,308	\$84,441	179.5%	165.2%
COMMERCIAL LOAN INSURANCE CORP	\$182,383	\$41,000	\$0	\$0	\$976,968	558.1%	22.5%
GENERAL ELECTRIC GUARANTY INS CORP	\$78,125	\$8,381	\$39,705	\$0	\$18,324	85.0%	61.6%
PINNACLE PROPERTY AND CASUALTY INS CORP	\$19,200	\$0	-\$20,110	-\$5,229	\$5,629	-102.7%	-132.0%
RESIDENTIAL GUARANTY CO	\$12,539	\$13,140	\$0	\$0	\$258,870,949	2064631.1%	104.8%
TOTAL	\$54,590,782,642	\$17,040,154,027	\$6,790,307,491	\$1,092,882,630	\$28,037,567,264	97.0%	45.7%

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